

# SPOTLIGHT

OCTOBER 2016

POINT *of*  
Impact



# P O I N T

of

# IMPACT

**EPIPHANY** (n) — a sudden, intuitive perception of or insight into the reality or essential meaning of something, usually initiated by some simple, commonplace occurrence or experience.

**IN THIS ISSUE OF SPOTLIGHT, WE CALL** attention to an event in your career that can bring about a very important realization. It's a moment of clarity... your "aha!" moment... an epiphany. In other words: your point of impact. It's the defining moment that makes you realize this career was meant for you.

This point of impact can take many forms. It could be delivering a life-changing claim. It could be gaining the ability to better provide for your family. It could be the feeling of being really successful at something for the first time in your life. Whatever it is, that moment is something to hold on to that can help guide you throughout a successful career with American Income and National Income Life.

One of the moments that made an impression on me (there were many) was when I won my first sales contest. Up until that point, I had drifted from job to job, never feeling worthy in any of them. And then I won this contest and I thought, not only can I do this, I can do this well. Once I came to that realization, I knew I could be Agent of the Year, and if I could be Agent of the Year, then I could be a top leader, and build my career even further from there.

That point in time is what solidified this as the career that was meant for me. After that, I was able to achieve more and more. It's amazing what a little bit of confidence can inspire.

At this point in your career, you might not have experienced your own point of impact, and that's okay. But believe me when I say, if you work hard, persevere, and have conviction in what you do, that moment is coming. You'll know it when it does. You'll know you have chosen the right path, and you'll see how that

moment can be a positive force for you and for everyone we are dedicated to helping. Now is a good time to either look forward to, or remember, your point of impact... because that moment makes us better, and we make others' lives better because of it. See pages 17-19 (and expanded content in *Digital Spotlight*) to read about the points of impact that have helped others define their career.

If you've already had your point of impact, use it to inspire your recruits, trainees, and peers who might be searching for some encouragement. Use it as fuel to continue to advance yourself. Whether you're an Agent, a member of the PR team, or in a leadership position, there's always room to grow, so keep in mind whatever it is that made you love this career in the first place.

The points of impact we've featured here are but a few. I encourage you — especially if you have yet to find yours — to ask others about their point of impact. Doing so will inspire you and help cement your resolve for success in this most rewarding career. 🍀



**Roger Smith**  
Chief Executive Officer  
AIL & NILICO

## SPOTLIGHT

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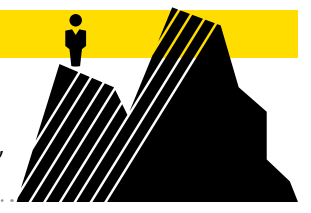


## NEWS

**OCTOBER 2016**  
VOL. 49 NO. 10

### SGA Career Track

**New Markets Opening & Expanding!**  
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2016**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention:	<b>71.0%</b>
Net to Gross:	<b>80%</b>

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Wednesday 11/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Monday 11/28**. eApp business excluded from the 7 day hold should be uploaded by **Wednesday 11/30** before 2:00 p.m. CST to count for **November** production.

# \$4,172,629

**in total bonuses were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Page 30-37**.

### Notes of Importance

To encourage each self-employed PR Rep to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations for specific details regarding contribution funds in the UFCW 1518, OPEIU 277 and UNIFOR 247 union agreements. For more information, contact **Deborah Turner at [dtturner@aillife.com](mailto:dtturner@aillife.com)**.



**\* Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2017 Awards Presentation are: the top SGA from each Category I-VIII based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2017 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Moon Palace Resort in Cancun! The convention will be held May 18-21, 2017.



# ANNIVERSARIES

**36 YEARS OF SERVICE**  
Eric Giglione, SGA

**34 YEARS OF SERVICE**  
Rick Altig, SGA

**31 YEARS OF SERVICE**  
Ted Schilling, AGT

**29 YEARS OF SERVICE**  
Angel Ordas, AGT

**25 YEARS OF SERVICE**  
David Hausman, SGA

**20 YEARS OF SERVICE**  
Joey Kennedy, AGT

**18 YEARS OF SERVICE**  
Carl Boldon, AGT

**17 YEARS OF SERVICE**  
Pamela Drury, AGT

**17 YEARS OF SERVICE**  
Benjamin Mancillas, AGT

**15 YEARS OF SERVICE**  
David Zophin, SGA

**15 YEARS OF SERVICE**  
Kevin Appasamy, RGA

**13 YEARS OF SERVICE**  
Corey Neff, SGA

**12 YEARS OF SERVICE**  
Richard Barbour, MGA

Laura Fisher, SGA  
Robert Hamilton, RGA

Eugene Kashkin, AGT  
Moswen Taylor, SGA

**11 YEARS OF SERVICE**  
Andrea Barenholtz, AGT

Lamine Diakhate, AGT  
Steven Stensrud, GA

**10 YEARS OF SERVICE**  
Craig Strompf, RGA

**10 YEARS OF SERVICE**  
Patrick Bendure, RGA

Andrew Haskins, AGT  
John Keliher, PR

Orett Nelson, AGT  
Jeffery Thiel, MGA

**9 YEARS OF SERVICE**  
Brianna Wallace, SA

**9 YEARS OF SERVICE**  
Wiki Farr, PR

Stephen Jubrey, SGA  
Ryan McIntosh, RGA

**8 YEARS OF SERVICE**  
Timothy Watson, GA

**8 YEARS OF SERVICE**  
Dorian Brown, SGA

Matthew Girard, AGT  
James Hill, SGA

Joshua Lenix, AGT  
Tien Nguyen, AGT

Stephanie Novel, AGT  
Brian Ryan, PR

**7 YEARS OF SERVICE**  
Maurice Baritz, AGT

Lalitha Janardhanan, GA  
Ariana Jones, GA

Mark Kukielski, MGA  
Syed Quadri, RGA

**6 YEARS OF SERVICE**  
Olga Tsymbal, AGT

**6 YEARS OF SERVICE**  
Darrell Asbell, RGA

**6 YEARS OF SERVICE**  
Matthew Conrad, MGA

Patrick Donovan, AGT  
Miranda Mortensen, AGT

Maria Ramirez, AGT  
Bria Wallace, SA

**5 YEARS OF SERVICE**  
Melissa Foy, SA

**5 YEARS OF SERVICE**  
Andre Bent, MGA

Michelle Crowe, AGT  
Yussuf Elzein, RGA

**4 YEARS OF SERVICE**  
Bryan Fronberger, AGT

Kyle Lewicki, MGA  
Albert Serur, SGA

**4 YEARS OF SERVICE**  
Gian Trinidad, AGT

**4 YEARS OF SERVICE**  
Daniel Bean, SA

Juanita Burton, AGT  
Corey Cox, MGA

James DePetro, AGT  
Kalepi Fatai, AGT

Moli Kaufusi, SA  
Anne Melville, GA

James Reddick, AGT  
William Russell, SA

Alex Smith, AGT  
Ifeanyi Ufodu, AGT

**3 YEARS OF SERVICE**  
Ryan Cheverie, AGT

George Connell, GA  
Michael Cooper, PR

Paul Cossier, AGT  
Rita Eisentrager, MGA

Melissa Foy, SA  
Aryeh Freedman, SA

Jeffrey Gilliana, GA  
Damaris Henderson, GA

Andrew Hynan, GA  
Joachim Jean, AGT

David Kerul, AGT  
Lige Li, AGT

Mele Makaui, SA  
Kevin McKeen, PR

Christina Meyer, MGA  
Frederick Noel, AGT

George O'Shea, MGA  
Tobe Pope, AGT

Lile Sitagata, AGT  
Amanda South, AGT

Tiffani Tavormina, AGT  
Kelly Todd, AGT

**2 YEARS OF SERVICE**  
Abbas Abdul-Khaliq, SA

Toni-Ann Allen, SA  
Ross Amaru, AGT

Kimiora Aue, AGT  
Edford Banuel, MGA

Michael Barahona, AGT  
Kyle Barter, AGT

Richard Bentley, AGT  
Matthew Cessna, MGA

Derren Chapman, GA  
Peter Davis, MGA

Bonnie Dupre, GA  
Dawn Eckelberry, MGA

Kesho Farrell, AGT  
Casey Finley, GA

Derek Foore, GA  
Victoria Gonzales, GA

Sina Heak, GA  
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Matthew Cessna, MGA

Derren Chapman, GA  
Peter Davis, MGA

Bonnie Dupre, GA  
Dawn Eckelberry, MGA

Serena Johnson, AGT  
Faith Jones, AGT

Yuriy Kosovan, GA  
Jorge Leon, AGT

Stephen Macdone, AGT  
Tyler Moore, AGT

Serah Muhungura, AGT  
Chaunteal Nakata, AGT

Brian Pace, AGT  
Mary Perinpanayagam, AGT

Amanda Peterson, AGT  
Robert Reams, AGT

Steven Redd, RGA  
Belinda Rickles, AGT

William Robinson, AGT  
Kendra Sabin, AGT

Andrew Samples, AGT  
Takiyah Smith, GA

Ileana Tatafu, AGT  
Clint Uwaine, AGT

Shayla Williamson, SA  
Michael Abney, GA

**1 YEAR OF SERVICE**  
Joseph Apodaca, SA

Chevere Archer, SA  
Cheetara Austin, SA

George O'Shea, MGA  
Tobe Pope, AGT

Lile Sitagata, AGT  
Amanda South, AGT

Tiffani Tavormina, AGT  
Kelly Todd, AGT

**2 YEARS OF SERVICE**  
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Derren Chapman, GA  
Peter Davis, MGA

Bonnie Dupre, GA  
Dawn Eckelberry, MGA

Eugenia Austin, SA  
Behrad Baghbanian, SA

Bobby Beasley, AGT  
Zavier Borchelt, MGA

Jarrett Bowers, SA  
Barney Browner, AGT

Celisa Campbell, AGT  
Anthony Cao, AGT

Anthony Cariello, AGT  
Candi Carlisle, SA

Connie Castagno, AGT  
Clarence Clay, SA

Maurice Coleman, SA  
Kayla Comer, AGT

Corrils Davis, AGT  
Paul Deatherage, GA

Morgan Dennis, SA  
Luiz DeOliveira, SA

Theresa Dodd, AGT  
Daniel Duncan, AGT

Charlexius Evans, AGT  
Sherri Ewing, AGT

James Flores, AGT  
Shawn Fuchs, SA

Allan Gilbert, GA  
Melissa Gonzalez, AGT

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Dawn Eckelberry, MGA

Fred Greenawalt, GA  
Sophia Hall, AGT

Chavis Holmes, SA  
Valerie Holvey, AGT

Zollette Hooks, SA  
Skyler Hornung, GA

Christopher James, AGT  
Casey Jarratt, AGT

Danita Jones, AGT  
Devon Justice, SA

Margaret Kalina, SA  
Nedal Kawash, SA

Roger King, AGT  
Danielle LaBarbera, GA

David Lawrence, GA  
Leann Lewis, AGT

Joshua Lynch, SA  
Francisco Martinez-Chavez, AGT

Cristian Mata Penagos, SA  
Connor McCollum, AGT

Kanon McGee, GA  
Tiffany McGraw-Legere, AGT

Ashleigh Meador, SA  
Mohannad Mekawy, SA

Manuel Mendiola, AGT  
Harley Miles, AGT

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Danielle Morales, SA

Tony Nguyen, SA  
Jeanne Nickelson, AGT

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Jessica O'Campo, AGT

Josh Okray, AGT  
Michael Oluaigebe, AGT

Foluso Olubunmi, AGT  
Abel Palacios-Tepetzi, AGT

Rodney Patterson, AGT  
Derrick Peoples, SA

Kassandra Perez, GA  
Casey Pfeffer, SA

Machosi Pondamali, SA  
Jonah Powell, SA

Justin Prince, SA  
Darrik Robbins, SA

Samiqua Robinson, AGT  
Waleah Salah, SA

Debra Sandstrom, SA  
Jeanne Santos, AGT

Marina Sevastyanova, AGT  
Milan Sharma, SA

Krista Shields, AGT  
Kerry Sholars, AGT

George O'Shea, MGA  
Tobe Pope, AGT

Lile Sitagata, AGT  
Amanda South, AGT

# NEW SGA'S



## Chad Potts

Oklahoma City • September 26

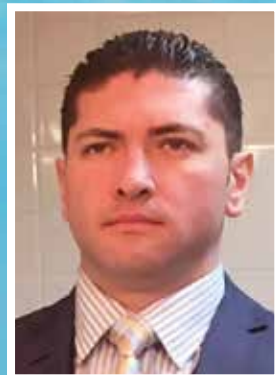
Chad joined AIL in 2009 after being recruited by the same Agents who sold him his life insurance policy. While with the Chris Hernandez SGA Office, Chad said he expressed an interest in the SGA position casually in a social media post. Three years later to the day, the memory appeared on his timeline and he signed his SGA contract that same day. He says the greatest asset he brings is his pride in being a leader and mentor rather than a manager or boss. Chad and Bubbles the wiener dog live in Oklahoma City.



## Josh Dishong

St. Louis • October 3

Josh came to AIL and the Surace-Smith SGA Office in 2012. He joined friend and mentor Zach Hart when Zach opened a new office in Michigan. In 2014, Josh was Top Individual Producer, breaking the Company ALP record. "Being a SGA will allow me to impact people's lives in a bigger way and start a legacy for the Dishong SGA Office," he says. Josh, Lauren, Gehrick and MaKenna plan to make their home in Ladue, MO.



## Beto Quintero

Miami • October 3

Beto joined AIL and the Matt Henderson SGA Office in 2007. Prior to that, he dabbled in acting, the retail and restaurant industries, and he owned several businesses. Beto rose through the management ranks at the Agency level and was a Regional Sales Director for a year. He accepted the call of Opportunity Unlimited to the position of State General Agent "to be able to Impact the lives of as many people as I can by working directly with them." Beto lives in Brickell, Miami, FL.

Update

### Closer to the Heart



## HORSING AROUND IN HALF MOON BAY

On Saturday, October 1, while the Executive Council met at the Ritz-Carlton, spouses and guests spent time at Square Peg Foundation, our Closer to the Heart partner organization in Half Moon Bay, California. Square Peg rescues horses and pairs them with autistic children and youth in their therapeutic riding program.

Volunteers spent a few hours helping with simple chores as well as learning about the program, observing students, and taking advan-

tage of every opportunity to love on the more-than-willing program horses. Everyone left dirty but happy.

In addition, Roger presented the Council's \$10,000 donation to Joell Dunlap, Founder of Square Peg, which will help them expand their program.

# POINT *of* IMPACT



**Susan Fuldauer**

Vice President of  
Public Relations Field Operations

**M**OST OF US HAVE A MOMENT IN connection with our careers at AIL/NILICO that became the turning point, the “I get it” moment, when we fully understand how fortunate we are to work for a special company that presents us with special opportunities.

I’ve been with AIL for more than 31 years. I’ve had several of those “aha!” moments that caused me to realize how glad I am to work for a company that gives me the opportunity to provide support for families in their greatest time of need. Additionally important to me has always been that AIL’s voice is clearly raised in support of public policies that help working families. If you have never walked a picket line with workers fighting for their wag-

es, safety, benefits, and dignity, you should get with a member of your PR Team and do so. Then you’ll understand the impact we make and it will change you.

Of all the moments when I’ve realized how impactful what we do is, two will remain at the top for me that were turning points in recognizing who we really are and the ultimate impact we really have with families.

I knew my AIL/NILICO career was, without a doubt, the right career for me when several years ago in a small Indiana town (less than 2,000 population) an arsonist set 21 fires in 24 hours. Exhausted, the small fire department fought every fire. Unfortunately, the fires took their toll and one young firefighter lost his life due to physical stress of fighting those fires. AIL stepped up and paid the no-cost AD&D benefit we provided, considering this a line of duty death. The firefighter left a wife and young children. Thankfully, an AIL agent had visited with this family a few weeks prior and they had purchased additional life insurance. A horrific story for the family’s loss of their loved one, but our insurance provided for their financial needs.

The second event happened with a postal workers’ local. The local had lost a member due to a home invasion that turned into a homicide of the member and his father. I’ll never forget listening to the president of this union local describe what the member’s mother was going through. Due to the homicide investigation, no other insurance had paid out. Within 10 days of my sitting with the president, we presented our AD&D claim check to the member’s mother at a union membership meeting. I turned to look at the president and tears were welling up in this 50+-year old union leader’s eyes. I couldn’t have been more proud to be connected with such a compassionate, caring company. It was another moment when I knew I had chosen the right career path.

You just don’t forget that kind of impact, and it has made me more resolved to continue to provide for working families through insurance and through our voice. I know many of you also have stories to tell of that point of impact you have had in your AIL/NILICO career. It’s inspiring to hear those stories. It’s all about what we do and how we support working families in their unexpected time of need. 📍

**ABATE of Oklahoma, Inc** — Meeting of the Minds Conference

**American Sustainable Business Institute**

**Arizona Building Trades** — Golf Tournament

**Baton Rouge Union of Police, Local 237** — Donation for Flood Victims in Louisiana

**Brian Boland Memorial Fund**

**Central District Volunteer Firemen’s Association** — Scholarship

**CMRAVE** — Patriot Sponsor at the Helmets to Hardhats, A Round Fore Our Troops Golf Event

**CWA Georgia** — State Meeting Sponsor

**DC LaborFest**

**District Council of Plasterers and Cement Masons** — Golf Tournament

**Guide Dogs of America** — Charity Banquet, Ad, & Golf Tournament

**IAM District 112** — Event Sponsorship

**IAM District Lodge 190** — Michael & Joyce Day Memorial Annual Guide Dogs of America Golf Tournament

**IAM District W24** — Bill Hubbell Memorial Golf Tournament

**IATSE** — Motion Picture & Television Fund Event Sponsorship

**IBEW** — Conference

**IBT 118** — Bronze Sponsor for Golf Tournament

**IBT 177** — Golf Outing Donation

**IBT 202** — Scholarship & Ad

**IBT 31** — Charity Golf Tournament

**IBT Women’s Conference**

**International Foundation for Electoral Systems** — Democracy Awards

**IUOE 3** — Tom Stapleton OE3 Scholarship Golf Tournament

**IUOE 66** — Ad

**IUPA** — Conference

**Jewish Labor Committee** — Gold Sponsor of the Human Rights Awards Dinner

**Labor 411** — Ad

**Laborers District Council** — Raffle Prizes for Charity Golf Tournament

**LIUNA 183** — Ads

**Massachusetts Coalition of Police** — Convention

**Metal Trades Department, AFL-CIO** — Convention

**Midwest Academy Awards** — Friend of the Academy Sponsor

**National Consumers League** — Advocate Sponsor at the 2016 NCL Trumpeter Awards

**NY State Association of Fire Chiefs** — Event Sponsorship

**Ohio State Firefighters Association** — Conference

**Ontario Building Trades** — Yearbook Ad

**Ottawa and District Labour Council** — Ottawa Labour Day Picnic Sponsorship

**Royal Canadian Legion NB Command** — Bursary

**San Joaquin and Calaveras Counties Central Labor Council** — Labor Poker Tournament & Monte Carlo Night Fundraiser

**SEIU 1** — Hole Sponsor for Starlight Children’s Foundation Golf Tournament

**SEIU HEALTHCARE MICHIGAN** — Scholarship

**Snowmobilers Associaton of Nova Scotia** — Bronze Sponsor, Corporate Partnership

**Teamsters’ Joint Council 13** — Golf Tournament benefiting the St. Louis Children’s Hospital Foundation

**Teamsters Joint Council 7** — Gold Sponsor for the All Charities Golf Tournament

**Texas AFL-CIO** — Walter Umphrey Golf Tournament

**The Friends of Labor** — Ad

**UFCW 1459** — Silver Sponsor for Charitable Golf Tournament

**UFCW 1995** — Golf Tournament

**UFCW Golden State 8** — Diamond Sponsor for the Loveall Foundation for Children Golf Tournament

**UFCW Local 400** — Donation for Member Flood Victims

**UFCW Region 4** — Bronze Sponsor for Leukemia Fundraising Event

**UMWA Retirees, Region 1** — Picnic Sponsorship

**UNIFOR** — Halton Women’s Place High Heels Walk

**United Teachers of Los Angeles** — Grow the Movement Leadership Conference

**Utah Labor Day Picnic** — Gold Sponsorship

**UWUA 369** — Scholarship Golf Tournament

**Washington State AFL-CIO** — Gold Sponsor for COPE Event

**Western New York Council of the CWA** — E.J. Mays Scholarship Golf Tournament

**Wichita Falls Credit Union Chapter** — Charity Donation

# NEW ASSOCIATES

PER MANAGER



## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Meghan Harris	7	Sabrina Lloyd	Zachary Button	2	Altig-Orlovic	Debra Small	2	Laura Fisher	Yulian Suarez	2	Corey Neff
Omar Torres	5	Sabrina Lloyd	Brandon Denesiuk	2	Altig-Orlovic	Cameron Stanley	2	Laura Fisher	Chase Patton	2	Bob Olson
Emery McClendon	4	Cohen-Cohen	Joseph Gniadek	2	Altig-Orlovic	Mele Makaui	2	Steve Friedlander	Belaïd Belkaid	2	Theodore Pappas
Patrycja Grudzinska	4	Sabrina Lloyd	Matt McBride	2	Altig-Orlovic	Candy Henderson	2	Ryan Giddens	Rubin Chaimov	2	Theodore Pappas
Waleah Salah	4	Sabrina Lloyd	Jonathan Lamb	2	Simon Arias	Danielle Morales	2	Giglione-Ackerman	Rosita Griffith	2	Daniel Umbertone
Alexander Rodriguez	3	Simon Arias	Elliot Rush	2	Simon Arias	Christopher Silakoski	2	Giglione-Ackerman	Benjamin Albert	2	Michael Vasu
Mauri Ramirez	3	Cohen-Cohen	Benjamin Wechsler	2	Simon Arias	Susan Cousineau	2	Zachary Hart	Holly Bonhorst	2	Michael Vasu
Nedal Kawash	3	Sabrina Lloyd	Tabitha Witherell	2	Simon Arias	Eric Watson	2	Zachary Hart	Adam Kidikas	2	Michael Vasu
Timothy Penso	3	Durham Oldham	Timothy Brown	2	Richard Correa	Edwin Cuevas Quinones	2	Matt Henderson	Timothy Peeler	2	Dustin Venekamp
Sean Simms	3	Chris Rodriguez	Abraham Weissman	2	Richard Correa	Edill Cobos	2	Sabrina Lloyd	Shanna Russell	2	Jeremy Welch
Brooke Bogs	3	Michael Vasu	Joseph Ardoin	2	Joseph Diecedue	Svyatoslav Stefanyshyn	2	Sabrina Lloyd			
Brandy Maynes	2	Erin Allen	Janelle Beckford	2	Laura Fisher	Kendall Wilson	2	Sabrina Lloyd			

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	14	Sabrina Lloyd	Samantha Ralston	5	Jeremy Welch	Joshua West	4	Michael Vasu	Richard Dyer	3	Mathew Hart			
Ryan Fickert	9	Zachary Hart	Richard Mansfield	4	Altig-Orlovic	Adeyemi Akinade	4	Williams-Zophin	Shawn Lewicki	3	Mathew Hart			
Erez Shabtay	9	Michael Vasu	Jonni Ng	4	Altig-Orlovic	Blake Higuchi	3	Altig-Orlovic	Andre McCallum	3	Zachary Hart			
Nicholas Moore	8	Durham Oldham	Michael Clemente	4	Simon Arias	Melinda-Rae Lyse	3	Altig-Orlovic	Amy Baird	3	Matt Henderson			
Aaron Haynes	7	Arias-Cimino	Matthew Diulus	4	Simon Arias	Patrick Stenglein	3	Altig-Orlovic	Scott Sonnenberg	3	Matt Henderson			
Joshua Krueger	7	Richard Correa	Pablo De La Cruz	4	Jose Carvajal	Joseph Tomanovich	3	Altig-Orlovic	Michael CWilliams	3	Matt Henderson			
London Nelson	7	Kyle Johnson	Lorena Barriere	4	Cohen-Cohen	Jason Bratin	3	Simon Arias	Cara DeFiore	3	Chris Hernandez			
Chelsie Otto	7	Sabrina Lloyd	John Nieves	4	Richard Correa	Casey Kunash	3	Simon Arias	Curtis Henderson	3	Allan Jennings			
Thomas Vena	6	Simon Arias	Steve Svendson	4	Richard Correa	Antonio Reyes	3	Simon Arias	Evan Donoghue	3	Corey Neff			
Craig Ebinger	6	Giglione-Ackerman	Matthew Turnquist	4	Richard Correa	Menno Glick	3	Souley Bah	Michael Cirelli	3	Dorian Oldham			
Syed Quadri	6	Theodore Pappas	Joy Vann-Austin	4	James Cunningham	Joyunchul Chung	3	Cohen-Cohen	Robert Wright	3	Bob Olson			
Bobby Swajja	6	Theodore Pappas	Christopher Akins	4	Laura Fisher	Stephen Jeung	3	Cohen-Cohen	Shahab Mahdavejad	3	Theodore Pappas			
Julianne Scavo	5	Erin Allen	Richmond Gerrish	4	Laura Fisher	Albert Lau	3	Cohen-Cohen	Susan Bedrossian	3	Cisco Perez			
Dan Ikei	5	Altig-Orlovic	Michael Gerstein	4	Giglione-Ackerman	Sean Velasquez	3	Cohen-Cohen	Taurean Flournoy	3	Chris Rodriguez			
Charles Ferrari	5	Simon Arias	Dominic Telymonde	4	Giglione-Ackerman	Aaron Voegel	3	Nigel Crowe	Patrick Bendure	3	Surace-Smith			
Christina Jauch	5	Simon Arias	Roger Fung	4	Mathew Hart	Joshua Jackson	3	Joseph Diecedue	Matthew Parks	3	Surace-Smith			
Mike Lade	5	Cohen-Cohen	Steven King	4	Zachary Hart	Paul Zuzick	3	Laura Fisher	William Robinson	3	Krista Thieme			
Mack Doby	5	Joseph Diecedue	Kerlens LaRose	4	Matt Henderson	Paul Kelly	3	Steve Friedlander	Jamil Harris	3	Daniel Umbertone			
Cassandra Cantner	5	Hancock-Taylor	Beau Locker	4	Matt Henderson	Ofa Tupouniua	3	Steve Friedlander	Slavita Hut	3	Michael Vasu			
Rodney Ward	5	Zachary Hart	Bradley Kampmeier	4	Chris Hernandez	Stephen Giddens	3	Ryan Giddens	Jameetri Washington	3	Michael Vasu			
Christina Meyer	5	Sabrina Lloyd	Tucker Gregor	4	Travis Moody	Patricia Cicerale	3	Giglione-Ackerman	Jordan Barron	3	Jeremy Welch			
Robert Kanaan	5	Imran Satti	Shane McGregor	4	Corey Neff	Daniel Franke	3	Giglione-Ackerman	Michael Musso	3	Williams-Zophin			
Daniel Hartwig	5	Surace-Smith	Timothy Wilson	4	Philip Prata	Corey Helly	3	Giglione-Ackerman						
Ernest Powell	5	Michael Vasu	Marc Salvaggi	4	Surace-Smith	George O'Shea	3	Giglione-Ackerman						

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jasmin Gallaga	12	Sabrina Lloyd	Michael Russin	3	Simon Arias	Edwin Rodriguez	2	Simon Arias	Skyler Hornung	2	Travis Moody
Beaux Southern	7	Arias-Cimino	Raul Rojas	3	Jose Carvajal	Eric Snyder	2	Simon Arias	Alisha Anderton	2	Dorian Oldham
Nathan Hunt	7	Richard Correa	Attar Chalif	3	Laura Fisher	Michael Novosel	2	Souley Bah	Tonya Bailey	2	Durham Oldham
Jason Lee	7	Sabrina Lloyd	Kelvin Fernandez	3	Laura Fisher	Cathleen Hairston	2	Slav Bitman	Kimberly Hamilton	2	Durham Oldham
Frank Rodriguez	6	Giglione-Ackerman	Victor Agurto	3	Giglione-Ackerman	Kassandra Perez	2	Jose Carvajal	Susan Scott	2	Bob Olson
Dean Gushi	5	Altig-Orlovic	Cristina Fox	3	Giglione-Ackerman	Jordan Kness	2	Eric Cochran	Frank Cordaro	2	Theodore Pappas
Evron Simon	5	Cohen-Cohen	Georjeta Yeargean	3	Hancock-Taylor	Thomas Huynh	2	Cohen-Cohen	Justin Diaz	2	Theodore Pappas
DeAnthony Hartman	5	Zachary Hart	Edward Nguyen	3	Mathew Hart	Brittany Smart	2	Cohen-Cohen	Aziz Farsakh	2	Theodore Pappas
Ashley Wenning	5	Surace-Smith	Timothy Watson	3	Mathew Hart	Richard Gaffney	2	Richard Correa	Calvin Irving	2	Theodore Pappas
Ricardo Alanis	4	Altig-Orlovic	Mary-Delores Ayarzagoitia	3	Matt Henderson	Kimberle Spooner	2	Richard Correa	Edmaggie Myrthil	2	Theodore Pappas
Brody Maughan-Evanson	4	Simon Arias	Johnny Ramos	3	Matt Henderson	Yuriy Kosovan	2	Chad Deley	Sean Hansen	2	Philip Prata
Aaron Parks	4	Simon Arias	Jason von Rosenberg	3	Allan Jennings	Jordan Arcuri	2	Joseph Diecedue	Leo Wright	2	Philip Prata
Matthew Rodriguez	4	Simon Arias	Asiguy Haugabook	3	Kyle Johnson	Victoria Perea	2	Don Foti	Robert Novotne	2	Tiffany Roland
John Bacaron	4	Cohen-Cohen	Jeffrey Gilliana	3	Sabrina Lloyd	William Tompkins	2	Ryan Giddens	Jesse Benwell	2	Imran Satti
Alma Lozano	4	Richard Correa	Mercedes Phillips	3	Corey Neff	Christine DiSanto	2	Giglione-Ackerman	Joseph Kanaan	2	Imran Satti
Ashley Rust	4	James Cunningham	Sarah Whiting	3	Bob Olson	Ryan Feehan	2	Giglione-Ackerman	Lindsey Dettwiller	2	Surace-Smith
Ekaterina Andreeva	4	Joseph Diecedue	Rachel Gallagher	3	Theodore Pappas	Fran Kolos	2	Giglione-Ackerman	Paul Smith	2	Surace-Smith
Ryan Landmark	4	Mathew Hart	Donte Grant	3	Theodore Pappas	Danielle LaBarbera	2	Giglione-Ackerman	Christopher Stevens	2	Krista Thieme
Brenton Patterson	4	Zachary Hart	Kiah Bryant	3	Cisco Perez	John McDougald	2	Giglione-Ackerman	Tyler Ray	2	Daniel Umbertone
Michael Stuver	4	Zachary Hart	Holly Lacey	3	Imran Satti	Karen Mosley	2	Giglione-Ackerman	Tiffany Babin	2	Michael Vasu
Duane Shaw	4	Sabrina Lloyd	Eric Thompson	3	Surace-Smith	Ryan Orloski	2	Giglione-Ackerman	Scott Davison	2	Michael Vasu
Christina McGregor	4	Corey Neff	Megan Johnson	3	Michael Vasu	Aaron Dupras	2	Zachary Hart	Bonnie Dupre	2	Michael Vasu
Shalom Chaimov	4	Theodore Pappas	Thomas Longino	3	Michael Vasu	Micah Focken	2	Zachary Hart	Michael McGoan	2	Dustin Venekamp
Brent Bowling	4	Surace-Smith	James Cassie	3	Williams-Zophin	Jason Green	2	Zachary Hart	Sonia Tyner	2	Jamison Weatherspoon
Kristen Brown	4	Michael Vasu	Christopher Clark	2	Altig-Orlovic	David Hefflin	2	Zachary Hart	David Lawrence	2	Jeremy Welch
Clayton Bonner	4	Jeremy Welch	Daniel Li	2	Altig-Orlovic	Alexandra Graham	2	David Hausman			
Anacleto Arevalo	3	Altig-Orlovic	Alix Albright	2	Simon Arias	Jennifer Class-Rodriguez	2	Matt Henderson			
Alexandra Berberich	3	Simon Arias	Jenna Grula	2	Simon Arias	Joel Braggs	2	Kyle Johnson			
Francis Ingulli	3	Simon Arias	William Hart	2	Simon Arias	Michael Dean	2	Travis Moody			

## RGAs

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Michael Laramie	24	Michael Vasu	Justin Adams	12	Simon Arias	Matthew Turnquist	12	Richard Correa	Michael Gerstein	12	Giglione-Ackerman
Sean Velasquez	16	Cohen-Cohen	Matthew Diulus	12	Simon Arias						

**NEW ASSOCIATE** – \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA** – at least two new associates during the month  
**MGA** – at least three new associates during the month  
**RGAs** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# PERSONAL RECRUITING

## Unleash Your Career!



Personal Recruiting provides opportunity

for **all Agents** to earn an **additional**

**monthly income stream** above and

beyond regular recruiting efforts performed by

Managing Agents!

### TOP PAYOUTS\* SEPTEMBER

TOTAL PAYOUT: **\$257,005** TOTAL QUALIFIERS: **775**



**Emery McClendon**  
\$2,132  
Cohen-Cohen



**Matthew Parks**  
\$2,014  
Surace-Smith



**Beau Tribbett**  
\$1,774  
Bob Olson



**Ransey Vazquez**  
\$1,573  
Bob Olson



**Jonathan M Jones**  
\$1,476  
Simon Arias

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Emery McClendon	\$ 2,132	Margaret Rivera	\$ 962	Nathalie Figuereo Brea	\$ 729	Larissa Anderson	\$ 590	Cole Hatfield	\$ 524
Matthew Parks	2,014	Jessica D Smith	962	Shai Mate	722	Nacole Newbold	590	Mark Maddocks	523
Beau Tribbett	1,774	Joshua Rush	954	London Burnett	722	Austin Hamilton	588	Matt McBride	523
Ransey Vazquez	1,573	Taylor Knapczyk	953	Ryan Witham	712	Ariel Yang	587	John Jennings	520
Jonathan M Jones	1,476	Graciela Calderon	919	Alipate Makaui	711	Anita Przybylowicz	587	Sara Kamalvand	520
Robert Kanaan	1,459	Thomas Huynh	887	Edwin Cuevas Quinones	707	Ryan McCann	584	Leigh Charity	518
Jonathan Frigola	1,444	AshLynn Orng	883	Alma Lozano	578	Nestor Millan	578	Ariel Demesa	518
Gina Merico	1,437	Janice Moseychuck	876	Heather Gunter	699	Brody	517	Maughan-Evanson	517
Michael Cirelli	1,406	Ashley Guyton	875	Nedal Kawash	690	Beau Locker	571	Joe Richardson	515
Frank Rodriguez	1,392	Nicholas Scordos	874	Badum Maaloo	688	Tyler Mabry	571	Danielle	512
Eduardo Barajas	1,348	Stephanie Kell	869	Michael DeGiovanni	683	Ryan Lockard	569	Dickerson-Traylor	510
Andrew Wagner	1,315	Zach Otto	868	Zachary P Hansen	670	Dominique Arrington	568	Chaz Hutcherson	508
Wyatt Malatino	1,308	Fran Kolos	850	Matthew Rodriguez	655	Renee Rhodes	565	Kimberly Tagliavia	508
Phillip Walsman	1,305	Mike Paragiou	839	Joshua Dishong	655	Shaunacy Medeiros	564	Brandon Minor	506
Christina Jauch	1,302	Martin Galindo	839	Erin Jinna-Watkins	654	Errin Epstein	561	Chloe Senia	505
Areli Medina	1,297	Ryan Fickert	834	Linetti Kanongataa	652	Monica Brown	561	Nicole Conley	502
Bryant Rayford	1,240	Adam Hanna	826	John Conard	649	Edward Nguyen	561	Dashan Brown	502
Andre McCallum	1,221	Jeffery Thiel	822	Johnny Ramos	647	Aaron McLean	560	Jason Lee	501
Matthew Dawson	1,210	Steven Rios	820	Brooke Bogs	644	Timothy Chandler	559	Hazel Sibley	500
Carl Chargois	1,190	Joy Vann-Austin	809	Harsh Desai	635	Hazel Sibley	557	Faashia Forbes	500
Deana Plaster	1,186	Britton Costa	808	Manuel Diaz	628	Randy Morrison	555	Cara Locker	500
Michael Russin	1,184	Darius Rowan	807	Oscar Cardoza	625	Brandon Edens	555	Joseph Smith	500
Patrycja Grudzinska	1,173	Michael Stuver	791	David Dales	622	David Dales	554	Jeanne Whittaker	500
Pablo Solis	1,162	Timothy Bugge	790	LaTasha Boyd	618	Keanu Banogon	554		
Daryl Graham	1,156	Joshua Tucker	787	Robert Park	615	Nicole Fischer	553		
Anelys Gonzalez Cortes	1,153	Jeffrey Espinal	782	David Ezell	609	Joshua Jackson	553		
Timothy Penso	1,146	Yulian Suarez	771	Maria Sanchez Agaton	607	Agatha Safford	547		
Tiffany Babin	1,139	Erica Robertson	767	Janelle May	606	Travis Vaughn	547		
Velvet Johnson	1,117	Stephanie Lovins	766	Eugene Garcia	606	Raul Rojas	546		
Ryan Busch	1,090	Jacob Carlson	766	August Simons	603	Julianne Scavo	544		
Brandon Leonardo	1,089	Jonathan L Jones	765	Makiah	601	Jacqueline Frye	544		
Kade Beck	1,033	Jarumy Parra	763	Patterson-Brown	600	Evelyn Howell	542		
Candy Lopez	1,022	Amelia Moeaki	757	Sonia Tyner	600	Noellia Makridakis	541		
Angela Black	1,008	Quewandra Daniel	755	Susan Bedrossian	600	Matthew Pengtakoon	539		
Marc Camire	1,000	Anthony Burke	748	Ryan Vance	599	Brianna Stanfield	531		
Shana Laspada	997	Kindra Barnes	734	Alexander Rodriguez	592	Skylar Hornung	527		

### TOP AGENTS\* SEPTEMBER

TOTAL PERSONAL RECRUITERS: **317** TOTAL PERSONAL RECRUITS: **396**



**Ransey Vazquez**  
8 Recruits  
Bob Olson



**Monica Brown**  
4 Recruits  
Dorian Brown



**Jeanne Whittaker**  
4 Recruits  
Dustin Venekamp



**Kade Beck**  
3 Recruits  
Joseph Diecedue



**London Burnett**  
3 Recruits  
Surace-Smith

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	8	Michael Stuver	3	Ashley Flood	2	Stephanie Lovins	2	Michael Russin	2
Monica Brown	4	Beau Tribbett	3	Jonathan Frigola	2	Badum Maaloo	2	Waleah Salah	2
Jeanne Whittaker	4	Larissa Anderson	2	Tanja Gagic	2	Mark Maddocks	2	Chloe Senia	2
Kade Beck	3	Tiffany Babin	2	Donald Gregoire	2	Alipate Makaui	2	Chester Smith	2
London Burnett	3	Angela Black	2	Hipolito Guerrero	2	Wyatt Malatino	2	Brandyn Snyder	2
Daryl Graham	3	Ryan Busch	2	Heather Gunter	2	Areli Medina	2	Jeffery Thiel	2
Patrycja Grudzinska	3	Graciela Calderon	2	Ashley Guyton	2	Gina Merico	2	Sonia Tyner	2
Curtis Henderson	3	Edwin Cuevas Quinones	2	Brandon Minor	2	Brandon Minor	2	Aaron Voege	2
Jonathan M Jones	3	Brandon Edens	2	Linetti Kanongataa	2	Mike Paragiou	2		
Cara Locker	3	Jeffrey Espinal	2	Nedal Kawash	2	Robert Park	2		
Margaret Rivera	3	Ryan Fickert	2	Shana Laspada	2	Johnny Ramos	2		
Frank Rodriguez	3	David Fiscu	2	Candy Lopez	2	Joshua Rush	2		

### TOP AGENTS\* YTD

TOTAL PERSONAL RECRUITERS: **1,787** TOTAL PERSONAL RECRUITS: **3,319**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	46	Patrycja Grudzinska	12	Marc Salvaggi	10	Waleah Salah	9	Amanda Peterson	8
Kade Beck	17	Michael Russin	12	Kendall Wilson	10	Ofa Tupouniua	9	Jonathan L Jones	8
Robert Kanaan	14	Quewandra Daniel	12	Monica Brown	10	Matthew Parks	8	Geddes Robinson	8
Stephanie Kell	12	Mack Doby	12	Christina Jauch	9	Bryant Rayford	8	Omar Torres	8
Jonathan Frigola	12	Anita Przybylowicz	11	Alma Lozano	9	Tiffany Babin	8	Jessica Liles	8

\* By Incentive Structure Payout. Top Personal Recruiting Agents listed earned at least \$500.  
 ▼ By Number of Personal Recruits. Top Personal Recruiting Agents listed have at least 2 Personal Recruits.  
 ● Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.  
 ★ The number of YTD Personal Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

# LEAGUE OF CHAMPIONS

## MEMBERS

— By Number of Eligible Personal Recruits\*



**Stephanie Kell**  
Joseph Diecedue  
15 Recruits  
Gold



**Thomas Longino**  
Michael Vasu  
10 Recruits  
Silver



**Larissa Anderson**  
Sabrina Lloyd  
5 Recruits  
Bronze



**Ala Awad**  
Allen Jennings  
5 Recruits  
Bronze



**Jonathan Black**  
Giglione-Ackerman  
5 Recruits  
Bronze



**Jason Bratin**  
Simon Arias  
5 Recruits  
Bronze



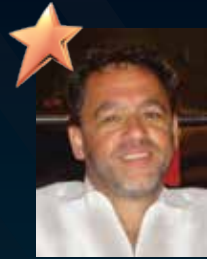
**London Burnett**  
Surace-Smith  
5 Recruits  
Bronze



**Christopher Chovanec**  
Michael Vasu  
5 Recruits  
Bronze



**Edill Cobos**  
Sabrina Lloyd  
5 Recruits  
Bronze



**Samuel Cohen**  
David Hausman  
5 Recruits  
Bronze



**Christopher Credle**  
Altig-Orlovic  
5 Recruits  
Bronze



**Scott Davison**  
Michael Vasu  
5 Recruits  
Bronze



**Hunter Houvener**  
Altig-Orlovic  
5 Recruits  
Bronze



**Thomas Huynh**  
Cohen-Cohen  
5 Recruits  
Bronze



**Nedal Kawash**  
Sabrina Lloyd  
5 Recruits  
Bronze



**Travis Kovach**  
Surace-Smith  
5 Recruits  
Bronze



**Kyle Lewicki**  
Mathew Hart  
5 Recruits  
Bronze



**Marysa Maggio**  
Laura Fisher  
5 Recruits  
Bronze



**Gina Merico**  
Simon Arias  
5 Recruits  
Bronze



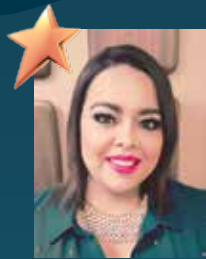
**Zach Otto**  
Sabrina Lloyd  
5 Recruits  
Bronze



**Timothy Penso**  
Durhon Oldham  
5 Recruits  
Bronze



**Deana Plaster**  
Jared Cleckner  
5 Recruits  
Bronze



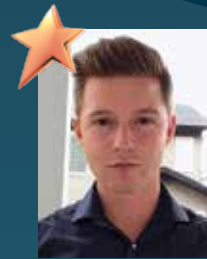
**Crystal Revilla**  
Jose Carvajal  
5 Recruits  
Bronze



**Darrin Roberts**  
Michael Vasu  
5 Recruits  
Bronze



**Julianne Scavo**  
Erin Allen  
5 Recruits  
Bronze



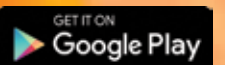
**Benjamin Varner**  
Altig-Orlovic  
5 Recruits  
Bronze

# QUICK, CONVENIENT & ON YOUR DEVICE!



### How to **DOWNLOAD:**

1. Go to the App Store or Google Play
2. Search 'Spotlight Digital'
3. Install the app
4. Launch the app from your device's home screen
5. Allow for Notifications
6. Login to the app when prompted using the login credentials for the ARC



\*A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP





# STOP THWARTING YOUR SALES



**Domenico Bertini**

Executive Vice President  
AIL & NILICO

**WE'VE HEARD IT SO MANY TIMES** before: hard work always pays off. But why do we sometimes feel that it doesn't?

What I mean is this: there are sales people who can work really hard and yet they can't get the same results as other sales people who seem to be putting in a lot less effort yet succeeding. Do you feel like you are one of them? If yes, then know this: to stop deflecting your sales, the first thing you have to learn is what all successful people learned early in their career: **LEARN TO FAIL.**

In fact, failure is part of learning; it's in the curriculum, in the career path. If there were no failures, the company would not need you or me. I fail; therefore I am. Most people get demotivated by failure then quit, not understanding what it all means. It means that when you fail, you are actually learning and getting better at your job. So recognize failure as a positive experience that gives you freedom to try new things and be more creative.

The next thing you need to do to keep your sales on track is **NOT TO SPILL YOUR POPCORN.** Imagine at the stadium you just bought your popcorn basket. You open the lid while you're walking back to your seat and you spill the contents on the floor. There goes your popcorn! Had you waited to get back to your seat to open the basket, you would have enjoyed it while watching the rest of the game.

So it is with sales. When you finally are in the house and at the kitchen table, breathe. Don't open the basket by telling the clients all they need to know in the first 5 minutes. That's not establishing rapport. Sit back, ask questions and listen twice as much as you talk. Let them spill their popcorn while you save your goodies for later. After all, that is the reason we have two ears and one mouth.

**BUT DO YOU HAVE SAD EARS?** Meaning, when a client tells you after your presentation that they are not interested, they can't afford it or they already have insurance, do your ears get sad? Are you thinking you have no sale, or do your ears get happy because the client actually made you present and is telling you what you need to do to close them? Get happy ears instead and remember what they say in politics — it's always about the money — when you get a rebuttal like that. All you have to do then is work on the plan by trying to leave their needs

as fulfilled as possible and meet their financial demand on price.

In the end, here's probably the best tip I can give you, having sold policies at my time to very wealthy people: **DO NOT ANSWER AN UNASKED QUESTION.**

If you catch yourself saying, "You're probably wondering..." — stop immediately. If the client is wondering about something, they will ask you the question or bring up the issue.

Time in the house is of essence, and the more time you spend, the less the impact you will have on the close. And when you miss the sale, you are not just hurting yourself; you are also hurting the prospect who could have had protection that same night.

1. LEARN TO FAIL
2. DON'T SPILL THE POPCORN
3. HAVE HAPPY EARS
4. DON'T ANSWER UNASKED QUESTIONS

These are the essential things I learned at the beginning of my career with AIL. These are the skills you will need to stop derailing your sales and make an **IMPACT** on your life and the lives of those we call clients. ☺

# POINT *of* Impact



- You delivered your first claim check to a grieving family.*
- You received a heartfelt 'thank you' call or a hug from a grateful client.*
- You were able to take your family on your first dream vacation.*
- You finally were able to realize your leadership goals.*
- Whatever it was, it sealed the deal with you and American/National Income Life.*

We asked you about your Point of IMPACT by asking you to complete this statement:

I knew my AIL/NILICO career was without a doubt the right career for me **WHEN...**



**Andre McCallum, MGA**  
Zach Hart SGA Office

**... I BEGAN GROWING**

personally in my profession. After a very short time, friends and close family members would stare me in the face with amazement. I did a complete 180. I witnessed this company give birth to some of the most dynamic, influential leaders. Funny thing is if I were to accomplish just half of what I've seen the legends with this organization accomplish, it would be one heck of a ride worth taking.



**Tommy Vena, RGA**  
Simon Arias SGA Office

**... I MET SIMON ARIAS AND HE**

showed me the opportunity to grow your career and your income with no limits. Every day I am reminded that with AIL, the more people that you serve and the better that you serve them, the more you will help yourself as well.



**Jim Surace**  
State General Agent

**... I FULLY REALIZED THAT**

AIL was a vehicle of blessing, impact and positive life change for all who cross its path, be they agents, staff, members of the groups we serve, or our policyholders. AIL is a culture of hope and freedom and prosperity for all.



**David Ackerman**  
State General Agent

**... A CLIENT'S DAUGHTER**

called me to say thank you for making sure she and her brother were not overwhelmed with bills after losing her father, or the first time I promoted someone into a leadership role, or the first time I got to bring my wife to convention (Atlantis, no less), or the first time I delivered a turkey to a family in need for Thanksgiving... there have been so many moments when I realized I had found a home, and all of them relate to our impact on people. My more than 13 years with this amazing Company has taught me that we impact people in both big and small ways every day, and for that I'm inspired and grateful!



**Lily Sakai, Agent**  
Cohen-Cohen SGA Office

**... THE FIRST TIME I FINISHED IN**

the top 10, I thought to myself, "I belong here. I can see myself doing this for 10 years." So that was the plan. Work hard for 10 years. Get rewarded for my hard work. Build up a nice and substantial residual income. And shoot for top 10 every year that I have a chance. After that, I would leave American Income and pursue my original passion, which was fashion and opening my own store. But halfway through my 10 year plan, I decided I really love what I do... like really, really love it. Since I was working mainly POS by that point, I was seeing my own clients again for the second or third time. I witnessed changes in their lives — new homes, marriages, children, even deaths. To reconnect with them and continue to build on the relationships we already had as well as develop relationships with new clients at the same time... that no longer felt like work to me.

I knew my AIL career was without a doubt the right career for me when on my 10th year anniversary, I just kept working. I didn't take any time off nor did I think about changing careers. It was just another day of me doing what I love and fortunately it also happens to be something I am very good at. That's when I realized that fashion may have been my passion and the reason I moved to California, but American Income was my calling.



**Tim Cruise, Agent**  
Bob Olson SGA Office

**... ROGER SMITH SAT ME DOWN**

one-on-one and said, "Tim, if you do what we tell you and work hard, you'll never have to worry about the money again." To have him lay it out so straight and simple to me, all I could say was, "I'm in!" His words were true and I find myself using them on new people all the time.



**Brenda Di Somma, PR**

**... I EXPERIENCED THE FREEDOM**

it gave me to do what I could do best: be in charge of my own income. I knew working in Public Relations would be a challenge for me. I had to overcome my fear of speaking in front of people, but I knew if I could do it, in the end it would be worth it. I found a teacher in New York that specializes in this and began training, working very hard at it. At the time I was a single mother putting my daughter through college while working thirteen hours a day. I made great money in my previous job but I worked constantly and I hated the time away from family. I saw an opportunity in AIL to create my own business, nurture it and make it grow year after year. I knew I could work smart, be consistent, and have a wonderful life while doing so.

I have never had a job that I enjoyed as much as I do working in Public Relations for AIL. I have had the opportunity to manage, train and work in many different states, always moving forward. I truly enjoy meeting new people, networking, and giving people more benefits. I love being involved in helping members of the organizations I work with understand these benefits. In addition to being in charge of my own income and enjoying what I do, there is another side of the job that reminds me that this is where I am meant to be. I recently spent quite a bit of time speaking with a member that lost his sight in his right eye. He was so grateful for my time and my handling of the claim. It is countless times like these that make me feel the most rewarded for the job that I have.



**Kimberly McGuire, PR**

**... I DELIVERED A CAR LOAD OF**

groceries, diapers and clothing for the relief effort in Fort McMurray, Alberta, after the forest fire devastated the city.

I received a call from AIL offices in Calgary letting me know the agents had collected many goods for our members who lost their belongings in Fort McMurray. I rented an SUV type vehicle and drove to each office and loaded up the goods collected. I was overwhelmed and amazed at how generous our agents had been with their donations, and I was so proud of them for all of their hard work in collecting these goods for our brothers and sisters in need. With a car load of goods, I drove 3 hours to Edmonton, Alberta and dropped off our donations at the UFCW Local 401 office. The office staff was very grateful and thanked me for the donation. A few days later I received a call from the UFCW office letting me know that the goods AIL donated went to a single mother of 4 small children who lost everything in the fire and was now living in a one bedroom apartment. My heart was overwhelmed with joy, gratitude, and happiness that I work for a Company that has such great values.

There have been countless situations where PR and agency have come together in all of my territories across Canada to help improve the lives of working families; from walking the picket lines and hearing our members stories to delivering a claims cheque to a family who lost a loved one, AIL has given me many opportunities to be a proud union sister and I am so grateful to be a part of the team.





**1**  
AL ALKURDI  
LOMBARD, IL



**2**  
TINA JANTI  
KIRKLAND, WA



**3**  
MICHAEL VAN DELFT  
HALIFAX, NS



**4**  
JOACHIM JEAN  
BURLINGTON, MA



**5**  
BROOKLYN MIMS  
INDIANAPOLIS, IN



**6**  
ANGEL TSE  
BURNABY, BC



**7**  
ROGHIE HASSAN LOO  
TORONTO, ON



**8**  
KATIE MASSART  
COCHRANE, AB



**9**  
CRAIG STROMPF  
SAN DIEGO, CA



**10**  
EVELIN CASTRO-SHARIF  
FLUSHING, NY



**11**  
JOEY KENNEDY  
HENDERSONVILLE, TN



**12**  
HENRY INGRAHAM  
POMPANO BEACH, FL



**13**  
JOHN COCHRANE  
KANATA, ON



**14**  
RUBEN SOBERANES  
SAN JOSE, CA



**15**  
ADRAIN ALFRED  
HOUSTON, TX



**16**  
CANDY HENDERSON  
HOUSTON, TX



**17**  
ALEXA VEGA  
EDISON, NJ



**18**  
ALEXIS MARIN  
SCHAUMBURG, IL



**19**  
CARLOS GARCIA  
HOUSTON, TX



**20**  
MAX QUASEM  
LOS ANGELES, CA



**ICEBREAKERS**  
STEVEN SNIDER  
HALIFAX, NS



**ICEBREAKERS**  
TANJA GAGIC  
KANSAS CITY, MO



**ICEBREAKERS**  
MICHAEL WAINAUSKIS  
PITTSBURGH, PA

## SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$52,230		81.9	David Wang	Bob Olson
2	Tina Janti	36,228		84.6	Richard Mansfield	Altig-Orlovic
3	Michael van Delft	30,505		90.3	Scott Wheeler	Imran Satti
4	Joachim Jean	29,945		76.7	Ryan Hall	Laura Fisher
5	Brooklyn Mims	26,023	88		Lisa Richardson	Moswen Taylor
6	Angel Tse	23,058	100		Aaron Chen	Altig-Orlovic
7	Roghie Hassan Loo	22,951		75.3	Roghie Hassan Loo	Josh Chalom
8	Katie Massart	22,233		81.7	John M McGrath	Altig-Orlovic
9	Craig Strompf	21,720		82.5	Craig Strompf	Cindy Furer
10	Evelin Castro-Sharif	20,886		77.0	Bobby Szwaja	Theodore Pappas
11	Joey Kennedy	20,878		86.7	AshLynn Orng	Altig-Orlovic
12	Henry Ingraham	20,497		86.7		Williams-Zophin
13	John Cochrane	19,626		75.9	Brandon Summerton	Altig-Orlovic
14	Ruben Soberanes	18,718		80.5	Doreen Ryan-Foti	Don Foti
15	Adrain Alfred	18,479		74.0	Ernest Powell	Michael Vasu
16	Candy Henderson	18,416	88		Stephen Giddens	Ryan Giddens
17	Alexa Vega	18,408	90		Corey Hallam	Giglione-Ackerman
18	Alexis Marin	18,165	100		Marian Sertler	Sabrina Lloyd
19	Carlos Garcia	17,930		74.7	Erez Shabtay	Michael Vasu
20	Max Quasem	17,552		86.2		Cohen-Cohen
21	Anthony Sava	17,228		76.7	London Burnett	Surace-Smith
22	Van Ortega	16,869		72.6	Rafi Nawabi	Altig-Orlovic
23	Dylan White	16,603		72.8	Elizabeth Chilson	Altig-Orlovic
24	Daniel Dobyms	16,466		73.9	Lee Jeffers	Altig-Orlovic
25	David Hrobochak	16,343	87		Daven Hermosura	Altig-Orlovic
26	Joey Sales	16,309		94.8	Jonathan Emura	Altig-Orlovic
27	Steven Snider	16,231	95		Robert Kanaan	Imran Satti
28	Ryan Kendl	16,185		86.0	Nicholas Lorence	Altig-Orlovic
29	Marie Arthus	16,069	89		Edford Banuel	Kyle Johnson
30	Tanja Gagic	16,049	96		Deana Plaster	Jared Cleckner
31	Ellen Schultz	15,874		85.6	Hal Herman	Durhon Oldham
32	Michael Wainauskis	15,801	100		Britton Costa	Simon Arias
33	Anthony Verrett	15,768		79.4	Joshua Jackson	Joseph Diecedue
34	Joseph Sarasin	15,765		86.2	Patrick Bendure	Surace-Smith
35	Angela DeVivo	15,701		91.7	Michael Clemente	Simon Arias
36	William Lenhard	15,499	100		Matthew Parks	Surace-Smith
37	Vassilios Katos	15,358		90.4	Atta Saleh	Theodore Pappas
38	Scott Remmey	15,324		91.3		Giglione-Ackerman
39	Lily Sakai	15,214		92.6		Cohen-Cohen
40	Alvin Ali	15,124		79.2	Doreen Ryan-Foti	Don Foti
41	Harvey Quinn	15,048		78.9	Nicholas Moore	Durhon Oldham
42	Sharif Grays	15,033		75.2	Sharif Grays	Cindy Furer
43	Eric LaBossiere	15,000		93.4	Lee Jeffers	Altig-Orlovic
44	Sydney Bouchard	14,876	95		Paul Zuzick	Laura Fisher
45	Horace Johnson	14,773		79.9		Chad Panzer
46	Alma B Gonzalez	14,737		71.9	Doreen Ryan-Foti	Don Foti
47	Alex Smith	14,644		80.7	Joseph Tomanovich	Altig-Orlovic
48	Tasha Tucker	14,618		85.9		Nigel Crowe
49	Michael Mallia	14,509		79.5	Alon Fischer	Theodore Pappas
50	Bennett Smith	14,427		78.7	Patrick Bendure	Surace-Smith

ALL TIME RECORD: \$159,402 Net ALP — MARK NEILSON

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$537,671		81.9	David Wang	Bob Olson
*2	Mark Dushaj	346,028		78.2	Josh Dishong	Zachary Hart
*3	Mike Sukhbaatar	258,289		90.8		Daniel Umbertone
*4	Michael van Delft	249,851		90.3	Scott Wheeler	Imran Satti
*5	George Kamel	226,266		78.0	Patrick Bendure	Surace-Smith
*6	Van Ortega	213,129		72.6	Rafi Nawabi	Altig-Orlovic
*7	Roghie Hassan Loo	206,405		75.3	Roghie Hassan Loo	Josh Chalom
*8	Katie Massart	204,006		81.7	John M McGrath	Altig-Orlovic
*9	Alan Sedaghat	190,035		86.9	Bobby Gujral	Altig-Orlovic
*10	Dario Messina	188,516	85		Josh Dishong	Zachary Hart
11	Massoud Vaziri	182,674		84.7	Troy Plummer	Altig-Orlovic
12	Alvin Ali	182,200		79.2	Doreen Ryan-Foti	Don Foti
13	Daniel Hanson	175,828		96.0	Devin Adams	Chad Deley
14	Lily Sakai	174,498		92.6		Cohen-Cohen
15	Mark Lomonaco	173,111		81.9	Richard Mansfield	Altig-Orlovic
16	Joachim Jean	169,298		76.7	Ryan Hall	Laura Fisher
17	Tina Janti	163,189		84.6	Richard Mansfield	Altig-Orlovic
18	Erez Shabtay	160,788		91.7	Erez Shabtay	Michael Vasu
19	Bruce Tan	158,277		93.6	Jonathan Emura	Altig-Orlovic
20	Jordan Graham	157,006		85.2	Zach Otto	Sabrina Lloyd
21	Joseph Sarasin	155,044		86.2	Patrick Bendure	Surace-Smith
22	Muhammed Ashraf	155,035		90.9	Muhammed Ashraf	Theodore Pappas
23	Daniel Li	154,227		85.7	Patrick Stenglein	Altig-Orlovic
24	Mike Allen	154,103		85.9	Mike Allen	Travis Moody
25	Max Quasem	153,504		86.2		Cohen-Cohen
26	Justin Germany	150,540		80.9		Chad Potts
27	Ronald Rivera	150,361		87.2		Cohen-Cohen
28	Tevita Tupouniua	149,672		91.6	Ofa Tupouniua	Steve Friedlander
29	Brooklyn Mims	147,460	88		Lisa Richardson	Moswen Taylor
30	Joey Kennedy	143,694		86.7	AshLynn Orng	Altig-Orlovic
31	Riley Peters	141,484		81.7	Richard Mansfield	Altig-Orlovic
32	Elba Vargas	141,107		81.6	Antonio Reyes	Simon Arias
33	Paul Smith	136,452		81.3	Patrick Bendure	Surace-Smith
34	Ifeanyi Ufodu	133,587		92.8	Ala Awad	Allan Jennings
35	Douglas Clarke	133,188		87.1	Joshua Jackson	Joseph Diecedue
36	Jarred Spanbauer	133,064	89		Joshua Rush	Chad Deley
37	Richard Carter	132,240		96.4	Nicholas Lorence	Altig-Orlovic
38	William Parmeter	130,664		71.9	Hal Herman	Durhon Oldham
39	Mark Lahijani	130,022		86.6	Mohammed Moalawi	Theodore Pappas
40	Tina Nelson	129,780		83.5		Chad Panzer
41	Kory Louvelle	127,020		86.1	Luay Ghawi	Altig-Orlovic
42	Henry Ingraham	122,467		86.7		Williams-Zophin
43	Bruce Viaje	122,397		81.5	Bobby Gujral	Altig-Orlovic
44	Kaleiokamaile Viena	121,990		85.4	Jonathan Emura	Altig-Orlovic
45	Priscila Gonzalez	121,331		76.3	Bobby Szwaja	Theodore Pappas
46	Oleg Novitchii	120,763		90.7	Matthew Parks	Surace-Smith
47	Dustin Dunbar	120,741		95.7	Dustin Dunbar	Dustin Venekamp
48	Joshua Rush	120,341		81.2	Joshua Rush	Chad Deley
49	James R Clark	113,789		91.3	Jesse Spencer	Stephen Jubrey
50	Ruben Soberanes	149,993		80.5	Doreen Ryan-Foti	Don Foti

ALL TIME RECORD: \$756,403 Net ALP — JOSHUA DISHONG

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

# SUPERVISING AGENTS



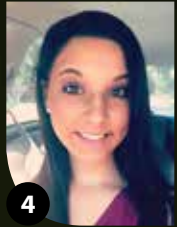
**1**  
TIMOTHY PENSO  
ROCHESTER, NY



**2**  
MEGHAN HARRIS  
SCHAUMBURG, IL



**3**  
TABITHA WITHERELL  
WEXFORD, PA



**4**  
BROOKE BOGS  
HOUSTON, TX



**5**  
ADAM KIDIKAS  
HOUSTON, TX



**6**  
PATRYCJA GRUDZINSKA  
SCHAUMBURG, IL



**7**  
ABRAHAM WEISSMAN  
AURORA, CO



**8**  
BRENDA FOX  
TROY, MI



**9**  
HOLLY BONHORST  
HOUSTON, TX



**10**  
NIKOLA SUBOTIC  
COQUITLAM, BC

## SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Timothy Penso	\$43,068	\$48,952		77.4	Nicholas Moore Durhon Oldham
2	Meghan Harris	42,963	45,016	89		Chelsie Otto Sabrina Lloyd
3	Tabitha Witherell	34,959	44,437		80.6	Matthew Diulus Simon Arias
4	Brooke Bogs	31,677	35,268	100		Erez Shabtay Michael Vasu
5	Adam Kidikas	29,635	34,046	97		Joshua West Michael Vasu
6	Patrycja Grudzinska	29,531	36,073		83.6	Marian Sertler Sabrina Lloyd
7	Abraham Weissman	28,125	32,107	93		Joshua Krueger Richard Correa
8	Brenda Fox	27,516	33,619	86		Andre McCallum Zachary Hart
9	Holly Bonhorst	26,733	26,733		71.1	Erez Shabtay Michael Vasu
10	Nikola Subotic	26,403	26,403		76.7	Aaron Chen Altig-Orlovic
11	Rebecca Stern	26,209	36,151	99		Nicholas Moore Durhon Oldham
12	Svyatoslav Stefanushyn	25,398	25,398	90		Marian Sertler Sabrina Lloyd
13	Devon Justice	24,149	31,447	94		Robert Kanaan Imran Satti
14	Kendall Wilson	23,925	30,355	82		Steven Rios Sabrina Lloyd
15	Adam Hanna	23,349	24,065	90		Tyler Worstell Simon Arias
16	Danielle Morales	22,786	28,064	87		Dominic Telymonde Giglione-Ackerman
17	Roger Rau	21,895	23,869		80.0	Steven King Zachary Hart
18	Zonia Ramirez	21,502	27,130		71.7	Gary Slocum Desi Dimitrova
19	Bethany Evans	20,388	24,111	97		Christina Jauch Simon Arias
20	Alexander Rodriguez	20,324	22,332	100		Christina Jauch Simon Arias

ALL TIME RECORDS: \$286,210 1st 6 Mo Agt | \$286,210 Net ALP

## YTD

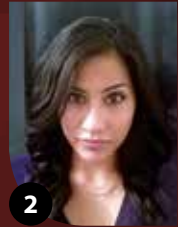
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Robert Biser	\$376,551	\$497,021	86		Ryan Fickert Zachary Hart
*2	Patrycja Grudzinska	373,335	407,025		83.6	Marian Sertler Sabrina Lloyd
*3	Meghan Harris	280,748	286,023	89		Chelsie Otto Sabrina Lloyd
*4	Krystian Drozd	263,900	305,580		74.8	Marian Sertler Sabrina Lloyd
*5	Timothy Penso	238,372	367,958		77.4	Nicholas Moore Durhon Oldham
6	Tabitha Witherell	224,230	257,780		80.6	Matthew Diulus Simon Arias
7	Azar Afnan	197,854	239,983		75.4	Rodney Ward Zachary Hart
8	Kendall Wilson	188,688	195,119	82		Steven Rios Sabrina Lloyd
9	Edill Cobos	184,293	185,625		86.8	Andy Sertler Sabrina Lloyd
10	Brenton Franklin	163,472	227,325		82.2	Dan Ikei Altig-Orlovic
11	James Jones	160,711	237,242		80.3	Robert Smith Durhon Oldham
12	Tad Teeters	158,713	251,819		76.5	Marc Salvaggi Surace-Smith
13	Brenda Fox	150,658	181,194	86		Andre McCallum Zachary Hart
14	Matthew Dawson	148,299	300,380		81.5	Marc Salvaggi Surace-Smith
15	Cameron Stanley	146,215	180,195		84.9	Richmond Gerrish Laura Fisher
16	James Sherwood	145,939	225,784		81.1	Daniel Hartwig Surace-Smith
17	Kyle Alden	143,058	294,809		77.5	Juan Olvera Stephen Jubrey
18	Garrett Shelton	126,970	165,909	91		Joshua Krueger Richard Correa
19	Joshua Garrison	126,627	185,171		79.5	Ryan Fickert Zachary Hart
20	Waleah Salah	124,224	131,343	86		Marian Sertler Sabrina Lloyd

ALL TIME RECORDS: \$653,097 1st 6 Mo Agt | \$959,675 Net ALP

# GENERAL AGENTS



**1**  
BRENT BOWLING  
CLEVELAND, OH



**2**  
JASMIN GALLAGA  
SCHAUMBURG, IL



**3**  
MEGAN JOHNSON  
HOUSTON, TX



**4**  
ERIC THOMPSON  
CLEVELAND, OH



**5**  
NATHAN HUNT  
AURORA, CO



**6**  
VIYARATH VONGPRACHANH  
PITTSBURGH, PA



**7**  
MATTHEW RODRIGUEZ  
PITTSBURGH, PA



**8**  
BEAU SOUTHERN  
BRENTWOOD, TN



**9**  
KIMBERLY HAMILTON  
ROCHESTER, NY



**10**  
DEAN GUSHI  
HONOLULU, HI

## SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Brent Bowling	\$74,925	\$109,630		79.4	Marc Salvaggi Surace-Smith
2	Jasmin Gallaga	73,312	93,120		75.9	Marian Sertler Sabrina Lloyd
3	Megan Johnson	71,591	71,591	96		Erez Shabtay Michael Vasu
4	Eric Thompson	63,015	96,611		75.4	Matthew Parks Surace-Smith
5	Nathan Hunt	60,397	78,356		83.5	Joshua Krueger Richard Correa
6	Viyarath Vongprachanh	58,966	72,114	88		Christina Jauch Simon Arias
7	Matthew Rodriguez	55,754	59,318	95		Christina Jauch Simon Arias
8	Beau Southern	55,042	55,405		74.4	Aaron Haynes Arias-Cimino
9	Kimberly Hamilton	49,654	77,222		82.0	Nicholas Moore Durhon Oldham
10	Dean Gushi	47,959	51,154	96		Dan Ikei Altig-Orlovic
11	Holly Lacey	47,588	81,126		73.5	Robert Kanaan Imran Satti
12	Jason Lee	46,428	47,161		72.5	Zach Otto Sabrina Lloyd
13	Tonya Bailey	43,674	71,732		77.2	Nicholas Moore Durhon Oldham
14	Daniel Johnson	43,369	52,161	98		Andre McCallum Zachary Hart
15	Ashley Rust	40,900	53,872		78.3	Joy Vann-Austin James Cunningham
16	Jenna Grla	40,195	62,173		79.4	Sokol Fazliu Simon Arias
17	Ariel Demesa	39,840	40,647	88		Johnny Ly Giglione-Ackerman
18	Shalom Chaimov	39,531	75,883		78.0	Syed Quadri Theodore Pappas
19	Alma Lozano	37,442	56,185		74.5	John Nieves Richard Correa
20	Kristen Brown	35,686	36,537	91		Erez Shabtay Michael Vasu

ALL TIME RECORDS: \$441,101 1st 6 Mo Agt | \$624,474 Net ALP

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Nathan Hunt	\$563,204	\$676,136		83.5	Joshua Krueger Richard Correa
*2	Michael Stuver	544,855	1,217,994		75.4	Ryan Fickert Zachary Hart
*3	Eric Thompson	544,066	854,697		75.4	Matthew Parks Surace-Smith
*4	Brent Bowling	537,919	1,220,038		79.4	Marc Salvaggi Surace-Smith
*5	Tom Weller	492,197	651,034		75.8	Ryan Fickert Zachary Hart
6	Ashley Wenning	489,714	987,988		78.1	Daniel Hartwig Surace-Smith
7	David Peebles	406,152	454,038		80.6	Ryan Fickert Zachary Hart
8	Jasmin Gallaga	378,157	539,179		75.9	Marian Sertler Sabrina Lloyd
9	Viyarath Vongprachanh	377,293	437,611	88		Christina Jauch Simon Arias
10	Elias Boles	362,412	624,873		75.9	Nicholas Moore Durhon Oldham
11	Glenn Martin	358,970	498,633		80.0	Morgan Lobello Giglione-Ackerman
12	Karen Mosley	345,281	433,172		74.1	George O'Shea Giglione-Ackerman
13	Alexandra Graham	335,417	434,077		72.4	Gregory Graham David Hausman
14	Derek Foore	315,762	572,269		78.2	Marc Salvaggi Surace-Smith
15	Jenna Grla	308,007	481,077		79.4	Sokol Fazliu Simon Arias
16	Jeramey Pitman	294,122	405,328		80.5	Joshua Krueger Richard Correa
17	Jason Lee	290,960	301,480		72.5	Zach Otto Sabrina Lloyd
18	Kelvin Fernandez	283,648	450,672		76.8	Christopher Akins Laura Fisher
19	Ariana Jones	278,139	345,967		88.4	Jason Bratin Simon Arias
20	Michael Russo	263,401	348,728		71.5	Brian Zuzick Laura Fisher

ALL TIME RECORDS: \$1,468,394 1st 6 Mo Agt | \$2,262,883 Net ALP

# MASTER GENERAL AGENTS



**1**  
NICHOLAS MOORE  
ROCHESTER, NY



**2**  
EREZ SHABTAY  
HOUSTON, TX



**3**  
MARC SALVAGGI  
CLEVELAND, OH



**4**  
MATTHEW PARKS  
CLEVELAND, OH



**5**  
ROBERT KANAAN  
HALIFAX, NS



**6**  
ZACH OTTO  
SCHAUMBURG, IL



**7**  
JOSHUA KRUEGER  
AURORA, CO



**8**  
RYAN FICKERT  
TROY, MI



**9**  
JORDAN CHALOM  
TORONTO, ON



**10**  
JULIANNE SCAVO  
CORONA, CA

## SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Nicholas Moore	\$155,194	\$286,230	78.1	Durhon Oldham
2	Erez Shabtay	131,073	148,009	85.0	Michael Vasu
3	Marc Salvaggi	95,759	157,558	79.1	Surace-Smith
4	Matthew Parks	82,894	141,852	72.5	Surace-Smith
5	Robert Kanaan	77,705	139,632	76.0	Imran Satti
6	Zach Otto	74,164	134,071	73.3	Sabrina Lloyd
7	Joshua Krueger	70,001	118,041	80.3	Richard Correa
8	Ryan Fickert	64,258	130,217	75.2	Zachary Hart
9	Jordan Chalom	60,049	114,620	75.8	Josh Chalom
10	Julianne Scavo	58,824	64,867	74.1	Erin Allen
11	Andre McCallum	56,187	74,930	75.1	Zachary Hart
12	Chelsie Otto	55,407	69,328	75.9	Sabrina Lloyd
13	Patrick Knouse	55,232	66,480	76.1	Slav Bitman
14	Aaron Haynes	55,042	55,894	76.4	Arias-Cimino
15	Bobby Szwaja	54,415	132,551	77.5	Theodore Pappas
16	Thomas Vena	53,810	101,475	72.5	Simon Arias
17	Johnny Ly	52,466	54,078	80.8	Giglione-Ackerman
18	Andrew Wagner	50,614	57,542	80.1	Durhon Oldham
19	Matthew Diulus	49,266	72,477	72.2	Simon Arias
20	Aaron McLean	48,700	70,668	77.1	Imran Satti

ALL TIME RECORDS: \$438,277 1st 6 Mo Agt | \$723,872 Net ALP

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Joshua Dishong	\$1,221,987	\$1,653,280	75.8	Zachary Hart
*2	Nicholas Moore	1,034,059	2,270,794	78.1	Durhon Oldham
*3	Joshua Krueger	990,971	1,326,296	80.3	Richard Correa
*4	Andre McCallum	874,390	1,109,203	75.1	Zachary Hart
*5	Marc Salvaggi	853,681	1,799,218	79.1	Surace-Smith
6	Zach Otto	813,185	1,614,872	73.3	Sabrina Lloyd
7	Ryan Fickert	688,212	1,582,918	75.2	Zachary Hart
8	Matthew Diulus	662,648	1,017,796	72.2	Simon Arias
9	Matthew Parks	622,361	1,125,586	72.5	Surace-Smith
10	Erez Shabtay	503,862	813,534	85.0	Michael Vasu
11	Robert Smith	502,269	987,168	76.2	Durhon Oldham
12	Bobby Szwaja	484,249	1,072,417	77.5	Theodore Pappas
13	Morgan Lobello	481,752	696,860	80.3	Giglione-Ackerman
14	Daniel Hartwig	479,336	1,094,102	77.4	Surace-Smith
15	Chelsie Otto	461,825	488,388	75.9	Sabrina Lloyd
16	Dan Ikei	460,165	627,272	79.9	Altig-Orlovic
17	Thomas Vena	457,072	1,038,595	72.5	Simon Arias
18	Steve Bryant	445,296	676,395	75.1	Ryan Giddens
19	John Conard	441,967	713,239	72.2	Simon Arias
20	Patrick Knouse	438,686	706,519	76.1	Slav Bitman

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt | \$4,468,285 Net ALP

# REGIONAL GENERAL AGENTS



**1**  
MICHAEL LARAMIE  
HOUSTON, TX



**2**  
MATTHEW DIULUS  
PITTSBURGH, PA



**3**  
BRETT GRYSKA  
ROCHESTER, NY



**4**  
MATTHEW PARKS  
CLEVELAND, OH



**5**  
COREY HELLY  
EDISON, NJ

## SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Michael Laramie	\$285,715	\$438,317	74.1	Michael Vasu
2	Matthew Diulus	267,826	370,457	71.3	Simon Arias
3	Brett Gryska	247,593	554,118	78.5	Durhon Oldham
4	Matthew Parks	231,814	385,259	77.3	Surace-Smith
5	Corey Helly	179,471	260,162	78.1	Giglione-Ackerman
6	Matthew Turnquist	175,477	287,711	77.9	Richard Correa
7	Thomas Vena	174,906	321,447	73.9	Simon Arias
8	Levar Morgan	151,627	373,995	80.0	Theodore Pappas
9	Justin Adams	133,172	238,971	78.2	Simon Arias
10	Robert Kanaan	131,478	255,192	75.3	Imran Satti

ALL TIME RECORDS: \$980,159 1st 6 Mo Agt | \$1,435,508 Net ALP

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Matthew Diulus	\$2,473,039	\$3,778,010	71.3	Simon Arias
*2	Brett Gryska	2,028,267	5,048,533	78.5	Durhon Oldham
3	Matthew Parks	2,012,664	4,406,111	77.3	Surace-Smith
4	Matthew Turnquist	2,012,016	3,031,279	77.9	Richard Correa
5	Corey Helly	2,004,785	2,987,062	78.1	Giglione-Ackerman
6	Thomas Vena	1,987,050	4,008,441	73.9	Simon Arias
7	Michael Laramie	1,633,055	3,393,772	74.1	Michael Vasu
8	Levar Morgan	1,359,388	3,546,576	80.0	Theodore Pappas
9	Zach Otto	1,286,379	2,109,761	73.3	Sabrina Lloyd
10	Michael Gerstein	1,128,476	1,829,308	73.0	Giglione-Ackerman

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$8,242,209 Net ALP



GIGLIONE-ACKERMAN



JOSH CHALOM



MATHEW HART



NIGEL CROWE



DORIAN OLDHAM



TRAVIS MOODY



ERIN ALLEN

## TOPPERFORMANCEFACTOR



ERIN ALLEN  
Category VIII  
146.4% Performance Factor



DORIAN OLDHAM  
Category VI  
125.7% Performance Factor



COREY NEFF  
Category VI  
118.7% Performance Factor

Top three every month by performance factor.

## SEPTEMBER

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Giglione-Ackerman	102.8	\$409,399	\$350,000	117.0	\$262,337	\$296,000	88.6	\$671,736	52.2		76.4
III Josh Chalom	109.5	\$95,672	\$70,000	136.7	\$124,339	\$151,000	82.3	\$220,011	64.4		78.6
IV Mathew Hart	112.0	\$111,545	\$120,000	93.0	\$99,558	\$76,000	131.0	\$211,103	65.6		76.7
V Nigel Crowe	107.8	\$70,557	\$75,000	94.1	\$77,741	\$64,000	121.5	\$148,299	24.7		76.7
Eric Cochran	97.2	52,854	70,000	75.5	90,318	76,000	118.8	143,172	28.5		81.6
VI Dorian Oldham	125.7	\$74,293	\$50,000	148.6	\$56,572	\$55,000	102.9	\$130,865	43.0		75.7
Corey Neff	118.7	86,882	55,000	158.0	33,323	42,000	79.3	120,204	48.5		73.6
Daniel Umbertone	116.5	65,984	45,000	146.6	43,207	50,000	86.4	109,191	28.7		80.1
Albert Serur	96.7	40,028	45,000	89.0	60,553	58,000	104.4	100,581	48.5		76.8
Tiffany Roland	95.2	33,565	45,000	74.6	66,027	57,000	115.8	99,591	26.6		79.4
VII Travis Moody	118.3	\$37,698	\$45,000	83.8	\$64,179	\$42,000	152.8	\$101,877	12.9		78.5
Moswen Taylor	113.6	26,389	45,000	58.6	70,791	42,000	168.6	97,180	53.1		79.5
VIII Erin Allen	146.4	\$62,124	\$26,000	238.9	\$13,991	\$26,000	53.8	\$76,115	275.4		71.7
Krista Thieme	100.9	34,541	26,000	132.9	17,940	26,000	69.0	52,482	57.3		73.5

## YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Zachary Hart	107.9	\$3,170,849	\$3,060,000	103.6	\$2,552,054	\$2,277,000	112.1	\$5,722,903	26.3		76.1
Giglione-Ackerman	105.5	3,797,486	3,150,000	120.6	2,410,105	2,664,000	90.5	6,207,590	31.0		76.4
Theodore Pappas	105.2	2,482,407	2,340,000	106.1	3,894,368	3,735,000	104.3	6,376,775	24.7		78.5
Altig-Orlovic	99.2	10,171,175	9,945,000	102.3	17,317,276	18,000,000	96.2	27,488,452	14.7		79.8
II Michael Vasu	113.0	\$2,083,107	\$2,160,000	96.4	\$2,332,883	\$1,800,000	129.6	\$4,415,990	40.9		78.1
Durhon Oldham	102.4	2,026,519	1,980,000	102.3	3,049,265	2,979,000	102.4	5,075,785	14.5		78.6
III Matt Henderson	106.4	\$1,593,451	\$1,305,000	122.1	\$889,834	\$981,000	90.7	\$2,483,285	23.0		73.9
Laura Fisher	104.1	1,628,763	1,800,000	90.5	1,272,354	1,080,000	117.8	2,901,117	26.9		75.2
IV Dustin Venekamp	109.1	\$936,455	\$900,000	104.1	\$852,869	\$747,000	114.2	\$1,789,324	18.8		78.1
Mathew Hart	103.8	942,539	1,080,000	87.3	822,601	684,000	120.3	1,765,140	15.6		76.7
V Chad Deley	101.6	\$453,464	\$585,000	77.5	\$1,029,610	\$819,000	125.7	\$1,483,074	28.6		74.7
Eric Cochran	99.7	624,276	630,000	99.1	685,551	684,000	100.2	1,309,827	23.6		81.6
VI Corey Neff	125.4	\$807,706	\$495,000	163.2	\$331,331	\$378,000	87.7	\$1,139,037	56.8		73.6
Albert Serur	124.6	547,505	405,000	135.2	595,270	522,000	114.0	1,142,775	58.4		76.8
Daniel Umbertone	118.6	483,647	405,000	119.4	529,816	450,000	117.7	1,013,463	39.9		80.1
Dorian Oldham	101.9	489,251	450,000	108.7	470,423	495,000	95.0	959,675	23.6		75.7
Tiffany Roland	99.5	406,271	405,000	100.3	506,711	513,000	98.8	912,982	36.9		79.4
VII Travis Moody	120.5	\$358,451	\$405,000	88.5	\$576,091	\$378,000	152.4	\$934,542	39.1		78.5
Moswen Taylor	112.7	520,871	405,000	128.6	366,063	378,000	96.8	886,933	84.7		79.5
Jared Cleckner	95.8	384,058	360,000	106.7	290,450	342,000	84.9	674,508	26.8		72.2
VIII Cisco Perez	135.2	\$525,548	\$315,000	166.8	\$317,098	\$306,000	103.6	\$842,645	58.4		78.4
Erin Allen	123.5	496,906	234,000	212.4	81,186	234,000	34.7	578,092	1,554.2		71.7
Dorian Brown	119.5	376,446	405,000	92.9	276,030	189,000	146.0	652,477	20.3		75.0
Krista Thieme	96.1	359,947	234,000	153.8	89,957	234,000	38.4	449,904	77.9		73.5

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% Growth and 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-VIII will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

## CATEGORY I



1

**MALKA ARONY**  
CAVE CREEK, AZ



2

**DONALD SPOHN**  
REYNOLDSBURG, OH

## CATEGORY II



1

**ROBIN ANDRADE**  
KINGSTON, MA



2

**STEVE SANCHEZ**  
PEMBROKE PINES, FL

## CATEGORY III



1

**DAVID BLAISDELL**  
GOODLETTSVILLE, TN



2

**TOMMY FLYNN**  
SPOKANE, WA

## CATEGORY IV



1

**SHANE KNOWLES**  
CAPE ELIZABETH, ME



2

**DARRELL DOREY**  
MAHONE BAY, NS

TOPROOKIE



**PAM MONETTI**  
BUNKER HILL, IL

ICEBREAKER



**TOMMY FLYNN**  
SPOKANE, WA

TOPMANAGER



**CARMELLA SWANSON**  
RANCHO SANTA MARGARITA, CA

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

CATEGORY	POPULATION
1	over 11,000,000
2	8,000,000 to 10,999,000
3	5,000,000 to 7,999,999
4	Under 5,000,000

**ROOKIE:** Reps with 2015 Hire Date  
**ICEBREAKER:** Reps with 2016 Hire Date  
**PR MANAGER:** Overall card growth at the end of the current month over previous year.

## SEPTEMBER

Category	Rank	Cards	Location/Manager
I	1	<b>Malka Arony</b>	6,958 AZ/Jason Beckman
	2	<b>Donald Spohn</b>	2,933 OH/Judy Spade
	3	Jessica Treybick	2,852 New York City/Brian Ryan
	4	Jermaine Moore	2,194 San Diego/Carmella Swanson
	5	Mark Gagliardi	1,932 NorCal & Reno/Chuck Hill
II	1	<b>Robin Andrade</b>	1,794 Mass & RI/Rosanna Gill
	2	<b>Steve Sanchez</b>	1,649 S FL/Billy Sauers
	3	George Farenthold	1,289 MD/DC & N VA/John Keliher
	4	Timothy Leary	1,157 NY State/JT Tasker
	5	Tami Williams	1,087 IN/Michelle Baxter
III	1	<b>David Blaisdell</b>	3,436 TN & SW NC/Beth Farm
	2	<b>Tommy Flynn</b>	2,153 WA/Jason Beckman
	3	Pam Monetti	2,108 St Louis/Cindy Cleary
	4	Anna Guido Rohrer	1,679 S OH/Tami Williams
	5	Nicole McCarthy	1,252 MN/Dawn Trudden
IV	1	<b>Shane Knowles</b>	3,101 ME & NH/Rosanna Gill
	2	<b>Darrell Dorey</b>	1,281 Maritimes/Melissa Lively
	3	Robin Denham	1,250 KS & NW MO/Cindy Cleary
	4	Lori Vaughn	1,190 OR/Jason Beckman
	5	Lou Nell Busby	1,107 KY/Tami Williams
Rookie	1	<b>Pam Monetti</b>	2,108 St Louis/Cindy Cleary
IceBreaker	1	<b>Tommy Flynn</b>	2,153 WA/Jason Beckman

ALL TIME RECORD: 18,960 Cards

## MANAGERS: SEPTEMBER

Rank	Cards	Location/Manager
1	<b>Carmella Swanson</b>	6,580 Jason Beckman
2	<b>Brian Ryan</b>	3,206 Michelle Baxter
3	<b>Rosanna Gill</b>	3,077 Denise Gilbert
4	Tami Williams	1,742 Michelle Baxter
5	Billy Sauers	998 Patti Morgan

## YTD

Category	Rank	Cards	Location/Manager
I	*1	<b>Malka Arony</b>	31,169 AZ/Jason Beckman
	*2	<b>Chuck Hill</b>	22,470 NorCal & Reno/Jason Beckman
	3	Jessica Treybick	17,288 New York City/Brian Ryan
	4	Brenda Di Somma	16,390 NJ/Brian Ryan
	5	Kathy Pappas	13,183 New York City/Brian Ryan
II	*1	<b>Robin Andrade</b>	17,585 Mass & RI/Rosanna Gill
	*2	<b>Fran Christie</b>	10,948 BC/Deborah Boles
	3	Kimberly McGuire	10,242 ON/Jacqueline Lowe
	4	David Scalisi	9,534 NY State/JT Tasker
	5	Timothy Leary	8,977 NY State/JT Tasker
III	*1	<b>David Blaisdell</b>	12,853 TN & SW NC/Beth Farm
	*2	<b>Anna Guido Rohrer</b>	12,033 S OH/Tami Williams
	3	Erica Dalager	10,837 MN/Dawn Trudden
	4	Carl Zabloutny	9,814 NV/Jason Beckman
	5	Nicole McCarthy	8,575 MN/Dawn Trudden
IV	*1	<b>Robin Denham</b>	11,536 KS & NW MO/Cindy Cleary
	*2	<b>Michael Cooper</b>	10,245 IA/Dawn Trudden
	3	Steve Orcheron	9,932 BC/Deborah Boles
	4	Darrell Dorey	9,701 Maritimes/Melissa Lively
	5	Dion Dizon	9,672 HI/Daryl Barnett

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: YTD

Rank	Cards	Location/Manager
*1	<b>Brian Ryan</b>	18,515 Michelle Baxter
*2	<b>Jacqueline Lowe</b>	16,100 Laurie Onasch
*3	<b>Cindy Cleary</b>	12,562 Patti Morgan
4	Carmella Swanson	7,683 Jason Beckman
5	Rosanna Gill	6,970 Denise Gilbert

## BONUS: SEPTEMBER

Sue Akers	Deborah Boles	Darrell Dorey	Jerry Hartnett	Lisa McGee	Cas Robinson	Jessica Treybick
Ken Altizer	Lou Nell Busby	Vivian Dwyer	Krissa Hensley	Kimberly McGuire	Chas Robinson	Bryan Uhl
Donna Altshue	Casey Cash	Viki Farr	Dee Hettinger	Erin McKee	Rebecca Rozario	Leo VanDenBussche
Robin Andrade	Fran Christie	Tommy Flynn	Brett Hulme	Kevin McKeen	Irene Rurycz	Lori Vaughn
Malka Arony	Cheryl Cook	Mark Gagliardi	Shane Knowles	Pam Monetti	Steve Sanchez	John Wagner
Stephanie Baumann	Michael Cooper	Susan Gilbert	Donna LaMontagna	Jermaine Moore	Crystal Senour	Al Wall
Ralph Beard	Amanda Cross	Laurie Gruber	Timothy Leary	Tim O'Connor	Brenda Di Somma	Angela Waller
Lisa Bennett	Travis Daniels	Lisa Guay	Larry Lozano	Steve Orcheron	Rona Pileggi Spano	Lisa West
Gabriela Berloni	Robin Denham	Anna Guido Rohrer	Lacy Martin	Kathy Pappas	Don Spohn	Carl Zabloutny
David Blaisdell	Dion Dizon	Jeffrey Hapke	Nicole McCarthy	Janis Pitts	Randy Stockley	

# WORLD'S GREATEST BONUS

1



**\$8,092**  
Bob Olson

2



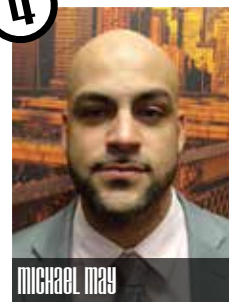
**\$6,337**  
Imran Satti

3



**\$5,071**  
Altig-Orlovic

4



**\$4,186**  
Simon Arias

5



**\$3,865**  
Laura Fisher

## SEPTEMBER BONUS LEADERS

PAYOUT: \$1,731,671

QUALIFIERS: 3,700

- \$ 8,092 Al Alkurd
- 6,337 Michael van Delft
- 5,071 Katie Massart
- 4,186 Michael May
- 3,865 Joachim Jean
- 3,780 Henry Ingraham
- 3,621 Brooklyn Mims
- 3,524 Ryan Kendl
- 3,459 Angel Tse
- 3,348 Craig Strompf
- 3,332 Evelin Castro-Sharif
- 3,330 Joey Sales
- 3,330 Max Quasem
- 3,287 Angela DeVivo
- 3,222 Joseph Sarasin
- 3,166 John Cochran
- 3,058 Harvey Quinn
- 2,990 Tina Nelson
- 2,945 Ruben Soberanes
- 2,876 Tina Janti
- 2,857 Vassilios Katos
- 2,826 Michael Trinh
- 2,808 James Clark Jr
- 2,714 Ellen Schultz
- 2,671 Jacob Carlson
- 2,653 Anthony Sava
- 2,644 Elifranc Deus
- 2,622 Muhammed Ashraf
- 2,605 Lily Sakai
- 2,582 Richard Carter
- 2,582 William Parmeter
- 2,531 Laurekins Pardovani
- 2,510 Randy Souliers
- 2,509 John Catalano
- 2,507 Adrain Alfred
- 2,502 Mark Lahijani
- 2,478 Priscila Gonzalez
- 2,477 Shanita Ellmers
- 2,467 Marie Arthus
- 2,458 Tevita Tupouniua

- \$ 2,451 David Hrobochak
- 2,448 Steven Snider
- 2,430 Roghie Hassan Loo
- 2,429 Avalon McLeod
- 2,427 Corey LaVigne
- 2,399 Alexis Marin
- 2,387 Daniel Dobyns
- 2,365 Massoud Vaziri
- 2,364 Michael Mallia
- 2,357 Scott Remmey
- 2,357 Eric LaBossiere
- 2,345 Maria Avila
- 2,329 Paul Smith
- 2,327 Van Ortega
- 2,317 Anthony Verrett
- 2,317 Tanja Gagic
- 2,315 George Kamel
- 2,289 Aziz Farsakh
- 2,278 Oleg Novitchii
- 2,268 Pedro Lemtis
- 2,261 Scott Galliford
- 2,242 Phi Phan
- 2,226 Dina Boghdady
- 2,218 Timothy Conn
- 2,206 Michael Wainauskis
- 2,199 William Lenhard
- 2,164 Luc Do
- 2,162 Bruce Viaje
- 2,160 Denis Snyder
- 2,148 Joshua Rauser
- 2,136 Alvin Ali
- 2,106 Derron Alexander
- 2,106 Stephanie Novel
- 2,104 Mark Lomonaco
- 2,095 Keri Roberts
- 2,091 Helen Taylor
- 2,086 Joey Kennedy
- 2,074 Casey Jarratt
- 2,069 Jenny Alvarez
- 2,063 Jarred Spanbauer

- \$ 2,040 Alexa Vega
- 2,032 Tasha Tucker
- 2,030 Omar Hashimi
- 2,030 Richard Sidoti
- 2,025 Mike Allen
- 2,024 Sydney Bouchard
- 2,013 Kevin Sun
- 1,983 Payman Ghaysari
- 1,979 Daniel Bean
- 1,978 Rochelle Lugo
- 1,961 Orett Nelson
- 1,961 Graciela Calderon
- 1,953 Dylan White
- 1,952 Daniel Li
- 1,949 Charles Roy
- 1,938 Bennett Smith
- 1,923 Ifeanyi Ufondeu
- 1,920 Jaime Morrison
- 1,909 Jordon Graham
- 1,905 Patricia Colon
- 1,904 Henry McCormick
- 1,897 David Watkins
- 1,890 Ian Pickett
- 1,885 Danielle LaBarbera
- 1,884 Mike Sukhbaatar
- 1,880 Abraham Mogilevsky
- 1,865 Ryan Ohm
- 1,865 Hannah Linderholm
- 1,852 Horace Johnson
- 1,852 James Bailey
- 1,847 Candy Henderson
- 1,834 Samson Adelufosi
- 1,828 Marie Campbell
- 1,819 Brock Lampe
- 1,817 Riley Peters
- 1,801 Patrick Rowe
- 1,799 Justin Germany
- 1,794 Jonathan Cormier
- 1,792 Angeliq Piquion
- 1,791 Bryan Colwin

- \$ 1,782 Funmilola Elumade
- 1,778 Kamilah Brock
- 1,775 Taneshia Solomon
- 1,764 Shalom Chaimov
- 1,760 Chaz Hutcherson
- 1,745 Marc Demilia
- 1,735 Scott May
- 1,730 Terrence Smith
- 1,729 Oscar Gastelum
- 1,709 David Bilotti
- 1,706 Daniel Martinsen
- 1,706 Daymon Green
- 1,705 Tobe Pope
- 1,701 Daniel Prinzo
- 1,694 Luis Miranda
- 1,693 Steven Sparkes
- 1,692 Alexis Pineiro
- 1,679 Mia Mitchell
- 1,676 Rebecca Goldsmith
- 1,676 Kory Louvelle
- 1,659 Sierra Chiappolini
- 1,647 Kaisee Cogswell
- 1,647 Brian Pace
- 1,645 Stuart Pagan
- 1,643 Ronald Rivera
- 1,643 Sara Rostamijalilian
- 1,642 James Keefer
- 1,635 Jacob Kieffer
- 1,632 Sina Heak
- 1,631 Morgan Mays
- 1,630 Carlos Garcia
- 1,617 Douglas Clarke
- 1,612 Alex Miller
- 1,608 Gabriel Rocha
- 1,605 Robert Ulreich
- 1,598 Bryan Czajkowski
- 1,598 Anthony Petrosky
- 1,585 Kaleiokamaille Viena
- 1,584 Ramy Ribahi
- 1,583 Benjamin Ainscough

- \$ 1,579 Joseph Massucci
- 1,578 Alex Smith
- 1,573 Cherie Mohn
- 1,572 Ashley Mathis
- 1,564 Arnold Iacoviello
- 1,561 Ryan Beuc
- 1,558 Daniel Clemons
- 1,558 Ross Ewen
- 1,551 Melissa Losk
- 1,550 Robert Park
- 1,548 Marco Camire
- 1,548 Crystal Nedlik
- 1,547 Jason Kuepfer
- 1,546 Mark Dushaj
- 1,541 Robert Townsend
- 1,534 Jessie Fernandez
- 1,530 Marta Munro
- 1,529 Carmela Pellen
- 1,522 Shauna Hannemann
- 1,512 Michael Hulse
- 1,320 Kris Collacott
- 1,318 Shyangella Collins
- 1,316 Ryan Vance
- 1,316 Kiran Arshi
- 1,316 Raymond Lamb
- 1,315 Henrietta Taylor
- 1,315 Marcus Richardson
- 1,313 Logan Klink
- 1,311 Kasali Kotun
- 1,311 Lincoln Dziekonski
- 1,305 Barkley Collinson
- 1,305 Christopher Leasure
- 1,299 Kristi Vang
- 1,296 Michelle Caouette
- 1,295 Hazem Aboueldahab
- 1,456 Fiololeni Akauola
- 1,453 Christabel Ornelas
- 1,452 Dario Messina
- 1,446 Arthur Kicknosway
- 1,445 Kelly McDonald

- \$ 1,444 Zachary Whipple
- 1,442 David Rockway
- 1,430 Matthew Kurey
- 1,428 Jeremy Osborn
- 1,420 Donald Gregoire
- 1,413 Daniel Perkins
- 1,413 Justin Allain
- 1,413 William Doborowicz
- 1,408 Sashia Veerman
- 1,401 Matthew Russell
- 1,400 Dustin Dunbar
- 1,397 Yvette Mompont
- 1,391 Chelsea Peacock
- 1,386 Kathryn Donlon
- 1,384 Kolby Dalcour
- 1,379 Michael Stelly
- 1,374 Hector Sartori
- 1,373 Ricardo Benson
- 1,372 Patrick Donovan
- 1,370 Jose Viramontes
- 1,368 Diamond Bryant
- 1,368 Clinton Kerbs
- 1,368 Michael Ramirez
- 1,365 Elba Vargas
- 1,363 Constance Tuiteleapaga
- 1,362 Aleisha Sampson
- 1,351 Derrell Vaughn
- 1,348 Mary Smith
- 1,347 Natalie Soboleva
- 1,347 Robert Adrahtas
- 1,342 Calvin Shaw
- 1,341 Corenthians Fletcher
- 1,336 Jose Garcia
- 1,332 Sheralyn Gonzalez
- 1,331 Anthony A Lopez
- 1,331 Amanda Peterson
- 1,329 Cathleen Hairston
- 1,329 Martin Munoz
- 1,329 Kareem Mutia
- 1,327 Dana Black
- 1,324 Maria Melissa Geronimo
- 1,321 Desarae Freeman
- 1,320 Michael Hulse
- 1,320 Kris Collacott
- 1,318 Shyangella Collins
- 1,316 Ryan Vance
- 1,316 Kiran Arshi
- 1,316 Raymond Lamb
- 1,315 Henrietta Taylor
- 1,315 Marcus Richardson
- 1,313 Logan Klink
- 1,311 Kasali Kotun
- 1,311 Lincoln Dziekonski
- 1,305 Barkley Collinson
- 1,305 Christopher Leasure
- 1,299 Kristi Vang
- 1,296 Michelle Caouette
- 1,295 Hazem Aboueldahab
- 1,456 Fiololeni Akauola
- 1,453 Christabel Ornelas
- 1,452 Dario Messina
- 1,446 Arthur Kicknosway
- 1,445 Kelly McDonald

- \$ 1,279 Justin LoPatriello
- 1,279 Tina Harral
- 1,276 Mackenzi Thomas-Chmara
- 1,275 Devon Justice
- 1,273 Leticia Fields
- 1,269 Yairaniz Figueroa-Ruiz
- 1,264 Doron Freud
- 1,263 Andrew Bishop
- 1,260 Tisha Joynes
- 1,257 Igor Melcharek
- 1,256 Billi Jo Hawkins
- 1,256 Austin Smith
- 1,249 Monica McKinney
- 1,246 Julia Loboda
- 1,246 Timothy Byrnes
- 1,246 Ana Sanchez-Sanchez
- 1,245 Damaris Henderson
- 1,244 Kshalala Guiden
- 1,243 Rebecca Stern
- 1,242 Jeanneliza Solis
- 1,241 Sebastiano Dolce
- 1,241 Thomas King
- 1,240 Zachary G Hansen
- 1,235 Brandon Hughes
- 1,235 Gabriel Manzo
- 1,234 Tami Chaimov
- 1,234 Josh Okray
- 1,233 Kevin Appasamy
- 1,233 Sanyo Galloway
- 1,231 Edy Haddad
- 1,230 John Balk
- 1,229 Christopher Beveridge-Calvin
- 1,227 Jeffrey Thornton
- 1,226 Ryan Witham
- 1,224 Richard Bentley
- 1,221 Amanda Pineda
- 1,217 Jeremy Folger
- 1,215 Omeda Pattison
- 1,215 Bradley Christiansen
- 1,215 Cayley Hosley
- 1,213 Dean Jensen
- 1,210 Shane Slone
- 1,210 Justin Benedict
- 1,209 Timothy Copenhaver
- 1,209 Joaquin Santos
- 1,209 Alain Abaya
- 1,209 Marcia McDuffie
- 1,207 David Lawver
- 1,205 Monica Lopez
- 1,205 Fabian Aniekwensi
- 1,204 Noel Bonomi
- 1,203 Tamara Spiller
- 1,200 Steven Stensrud
- 1,198 Dilushi Perera
- 1,197 Christopher Little
- 1,193 Fida Yasin
- 1,192 Elizabeth Dean
- 1,190 Bruce Tan
- 1,184 Yamid Mendoza Sanchez
- 1,181 Gian Trinidad
- 1,177 Anh Bui
- 1,176 Dennis Lovett
- 1,170 Andrew Pleasance

- \$ 1,170 Chelsey Britt
- 1,166 Caleb Hickey
- 1,163 Shiv Patel
- 1,162 Felipe Machado-Santanna
- 1,161 Ivana Corpus
- 1,160 Jose Olvera
- 1,159 Darius Rowan
- 1,158 Rebecca Jean
- 1,157 John Turner
- 1,153 Christopher Brodeur
- 1,152 Matthew Sportini
- 1,150 Casey Devlin
- 1,149 Nicholas Wood
- 1,148 John Bernet
- 1,147 David Rigney
- 1,147 Julietta Young
- 1,146 Bryan Fronberger
- 1,146 Harold Durana
- 1,142 Pablo Solis
- 1,142 Avi Kauderer
- 1,140 Adem Abdula
- 1,139 Aleksandra Brzozowski
- 1,135 Jessica Jewell
- 1,133 James Tolley
- 1,133 Ashley Bodnar
- 1,130 William Sturgess
- 1,126 Sean Sperazza
- 1,126 Kellen Knaptton
- 1,125 Ferrell Malone
- 1,123 Sean Walsh
- 1,119 Angelina Underhill
- 1,119 Alex Paguio
- 1,115 Lora Beronja
- 1,114 Elena Riley
- 1,114 Christian Quinn
- 1,114 Anna Senra
- 1,105 Martuan Sample
- 1,105 Jamie Tan
- 1,101 Douglas Holcomb
- 1,099 John Barnes
- 1,098 Edmund Leddy
- 1,097 Desiree Williams
- 1,096 Justin Benedict
- 1,095 Pamela Faircloth
- 1,094 Sunnie McRee
- 1,092 Hazelle Nunez
- 1,092 Matthew Zang
- 1,090 Adam Peters
- 1,088 Arthur Trost
- 1,087 Eduardo Barajas
- 1,082 Noel Elazier
- 1,081 Stephanie Brockman
- 1,081 Amy Shui
- 1,080 Marcus Martin
- 1,080 Hakon Ozalpasan
- 1,080 Derrick Springer
- 1,077 Peer Shmelzer
- 1,076 Peter Kaplanis
- 1,076 Gary Slocum
- 1,074 David Ramirez
- 1,072 Seema Galkhar
- 1,071 Benton Tong
- 1,070 Nathalie Figuereo Brea

- \$ 1,070 Cristi Huffman
- 1,069 Alexis J Rodriguez
- 1,069 Jean Joseph
- 1,067 Blake Tomblin
- 1,065 Victoria Wippich
- 1,063 David McLean
- 1,063 Cameron Ashcroft
- 1,061 Matthew Wolfanger
- 1,060 Angela Black
- 1,057 Doris Selmani
- 1,056 Christopher Buttacavoli
- 1,054 Marysa Maggio
- 1,054 Maxo Tanis
- 1,052 Nicole Priddle
- 1,052 Earline Jackson
- 1,050 Zachery Kertulis
- 1,048 Rasmey Khim
- 1,047 Alan Charach
- 1,047 John Jennings
- 1,047 Christine Moore
- 1,044 Sayward Leroux
- 1,043 Oliver Mendoza
- 1,043 Aaron Cooper
- 1,042 Ahmed Soliman
- 1,042 Julian Dickinson
- 1,041 Cheetara Austin
- 1,041 Garret Kun
- 1,040 Erica Robertson
- 1,039 Ashley Rust
- 1,038 Paul Yagual
- 1,037 Landon Schlag
- 1,036 Antonina Cuevas
- 1,036 Peter Gabranski
- 1,035 Michael McCloskey
- 1,035 Geoffrey Quigley
- 1,030 Jonathan Maust
- 1,029 Joseph Ardoin
- 1,029 Eric Saffold
- 1,027 Lawrence Hauck
- 1,025 Jon Golin
- 1,020 Raymond Angeles
- 1,020 Mark Harhager
- 1,019 Kyle Giczkowski
- 1,018 Megan Breindel
- 1,018 Easton Christensen
- 1,016 Erika Torres
- 1,015 Magdalena Valdez
- 1,013 Tibor Simon
- 1,011 Jordan Warner
- 1,008 Anthony Chirico
- 1,007 Jaime Baez
- 1,007 Rosita Tumpap
- 1,007 Allan Glliez-Martinez
- 1,005 Daniel Souza
- 1,002 Jonathan Giaco
- 1,000 Bernard Ballou
- 998 Jeffrey Hudson
- 995 Brandon Thompson
- 994 Vanessa Delery
- 993 Brandon Foster
- 992 Rubin Chaimov
- 990 Azim Somani


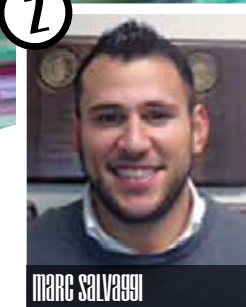



- \$ 990 Clayton Slaughter
- 987 Todd Powers
- 983 Jeremy Engrav
- 1,067 Marlo Craig
- 982 James Wells
- 981 Luis De Los Santos
- 980 Cathryn Houdek
- 979 Ricardo Garavito
- 979 Andy Dorf
- 978 Connor Seemann
- 977 Joseph Goodwin
- 976 Sherry Schick
- 976 Kevin Ishikane
- 976 Sean Douglas
- 974 Tasha Jones
- 973 Stacy Solomon
- 972 Kathryn Fell
- 972 Samantha Breakfield
- 972 Bryon Eddinger
- 971 William Pikul
- 970 Mandy Johnson
- 969 Danielle Tucci
- 965 John Lucas
- 964 Andrea Yee
- 964 Joshua Lenix
- 964 Jordan Reinhold
- 960 Anne Ryding
- 959 LaTonya Tucker
- 959 Brandon Varona
- 959 Benjamin Van Fossen
- 959 Daniel E Austin
- 958 Jesusdieu Portilus
- 956 Stephen Stewart
- 955 Kevin Haines
- 954 Donald Stone
- 950 Holly Simpson
- 950 Aaron Smith
- 950 Olesya Wegner
- 948 Jean Hyppolite
- 948 Marquel Burns
- 945 Raymond Lopez
- 945 Robert Simmons
- 944 Jennifer Simons
- 944 Steven Warner
- 943 Zachary Winesdorffer
- 941 Travis Picklesimer
- 941 Jennifer Reed
- 939 Darrell Ballard
- 937 Lleison Martinez
- 937 Jeffrey Olds
- 937 Neil Selley
- 936 Kathleen Kane
- 936 Corey Niro
- 936 Michael Swenson
- 935 Mark Glazer
- 935 Sally Wilson
- 935 Jessica Stpierre
- 934 Justin Bustos
- 934 Nicholas Triantafyllidis
- 931 Kaylie Stone
- 930 Shanae McMillan



# WORLD'S GREATEST BONUS - CONTINUED

\$ 929	Guisa Suttles	\$ 855	Brenna Schmidt	\$ 802	Quentin Brown	\$ 740	Jesse Nightingale	\$ 699	Daniel Walton	\$ 661	Lafi Papalii	\$ 624	Emmanuel Fedna	\$ 586	Brandon Schweitzer	\$ 553	Jonathan DuPre	\$ 522	Angela Thompson
929	Maria Ramirez	854	Daniel Juskiw	801	Janelle Ailstock	740	Demetrice Parker	698	Breanna Levy	660	Teresa Koch	624	Timothy Perkins	585	Arthur Berlin	553	Gregory Bonnes	521	Andrew Brown
928	Joseph Corwin	854	Curt Lindgren	800	Taryn McArthur	739	Edmaggie Myrthil	698	Vaniel Catchings	660	Paramjit Sangha	624	Alex Oliver	584	William Terrones	553	Patricia Gonzalez	519	Jennifer VanKerckvoorde
928	Searell Kent	852	Michael Painton	799	Azriel Nguyen	739	Juan Nunez	698	Suzanne McRoberts	659	Phillip Munsey	623	Felix Adumuah	584	Verna Gonzales	553	Donnalesa Cross	518	Stephen Michalek
927	Jacqueline Higareda	851	Farhang Javadzadeh	799	Cory Quaife	736	Dale Sanders	698	Akeem McCoy	658	Wislaine Laurent	622	Jordan Sequin	584	Danilo Mendoza	552	Ryan Brown	518	Danielle Morgan
927	Jerome Baker	849	Colin Ghee	798	Michael Rice	735	Matthew Obringer	697	Lizet Branville-Navarro	658	Kyle Sutton	622	Nadia Naji	583	Erin Nicole	551	Nancy McNicholas	518	Toni Jones
926	Ana Bustos Espindola	848	Nicholas Robertson	797	Yannick Longchamps	734	Chester Smith	696	Leonardo Perez	657	John Franklin	622	Gregory Graham	583	Michael Jenkins	551	Charles Belt	518	Dwight Dube
923	Timothy Blackburn	847	Anthony Dixon	794	Awa Babou	734	Taylor Thomas	696	Madelyn Fermin	657	Dawn Selden	622	John Keslar	582	Bilal Farsakh	551	Michael Tomlinson	518	James Terry
922	Andrew Gunn	847	Jamie Velez	792	Shelby Poston	733	Joshua Tucker	695	Challen Wellington	655	Justin Bell	621	Justin Graci	582	Dylan Gardner	551	Brynna Tebbe	518	Ariel Yang
920	Christal Hawthorne	845	Jacqueline Nutt	792	Justin Diaz	733	Luz Echeverria	694	Victor Sacks	655	Rachel Folker	621	Colin Henry	581	Mielat Asrat	551	Omar Fernandez	518	Jesse Kiser
920	Yverson Laguerre	843	Jagdish Sukhu	791	Ashley Guyton	732	Theron Wilson	694	Victor Sacks	654	Henderson Hoyte	620	Glyn Hurst	581	Kalesita Risetto	551	Rochelle Weber	517	Brielle Killian
917	Victoria Lopes	841	Reynolds Akuamoaa	791	David Alvarado	732	Michael Phillips	693	Timothy Penso	654	Nicholas Forrest	620	Kevin Silva	580	Valeria Martinez	550	Valeria Martinez	517	Jadelene Welty
914	Badum Maaloo	840	Kindra Barnes	790	Diane Williams-Lewis	731	Auston Mavrak	693	Fillmore Cranshaw	654	Joseph Cashman	619	Ali Evans	578	DeAnthony Hartman	550	Lisa Martin	517	Kimberly Alston
913	Martin Robinson	840	Mary Robinson	790	Alexander Poff	731	Devan Grissom	692	Ronald Knoedler	653	Mark Poulsen	619	Michael Bagueer	578	Sierra Thomson	550	Cheryl Davis-West	515	DeShannon Boyd
913	Carlos Class	838	Ahmed Istiaq	790	Julieth Tellez	730	Gary Quesada	692	Ronald Knoedler	652	Dwayne Hargrove	618	Elizabeth Eikelberger	577	Beatriz Chacon Huizar	548	Juliya Ostapyuk	515	Ryan Flynn
912	Brandon Crosby	838	Desiree Davila	789	Damaceno Guillermo Jr	730	Lisa Gomez	691	Marc Destine	652	Kenneth Skeen	617	Juan Torres	576	Justin Fisher	547	Christina Richards	515	Taylor Black
910	Vedika Namkaran	837	Dustin Edgell	789	Tyson DellaSilva	730	Brian Hutchings	690	Frederick Duke	651	Michael LaVolpe	617	Cherril Howard	576	Timothy Welsh	546	Preston Smith	515	Brandon Matthews
909	Larry Finch	836	Paul Friel	788	Mario Bartella	728	Noli Alea	690	Michele Hanrahan	650	Vinecia Moore	616	Matthew Taylor	576	Nicholas Deliberto	546	Scott Wheeler	514	Ziad Aafouallah
909	Jonathan Russell	836	Asner Saintima	788	Victoria Varney	727	Rachel Efenbein	688	Eli Doumit	648	James Lawson	616	Randy Castillo	576	Jimmy Antuna	546	Preeti Sahgal	514	Lillian Carroll
907	Ray Salmon	836	Sharisah Odoms	788	Brandon Minor	727	Alma Lopez	688	Emily Hummel	648	Andrea Kessler	615	Pierce Patterson	576	Zhdanka Nykiel	545	Charles Nwalal	514	Charles Nwalal
905	Marquis Grant	835	Revawn Wilson	785	Joshua Boyce	726	Khristian Galindo	687	Susan Friedman	647	Christian Dulaney	614	Jeremy Rivers	576	Kevin Krausz	545	Myaa Fallon	514	David Doles
905	Jose Rubio	834	Brittini Kwiecien	784	Thomas Farrell	724	Juliana Botero	687	Olivia Stewart	646	Jennifer Mok	612	Immacula Didier	575	David Schanuel	544	Melissa Thomas	513	Gerard Armstrong
903	Olga Tsymbal	833	Kristen Misaki	783	Irving Carter	724	Ekaterina Andreeva	686	Andrew Hanchett	645	Julia Tupy	611	Tara Haughney	575	Michael Travis	543	Kent Phillips	512	Derek Swanier
902	Ryan Hillman	833	James Jackson	782	Gregory Dull	724	Timothy Cruise	686	John McDougald	644	Mynor Lemus	611	Yuriy Kosovan	574	Jason McNett	542	Scott Ziegler	512	Scott Ziegler
902	Sharde Miller	831	David Herchick	782	Vincent Andreotti	723	Tristan Ferrell	685	Aaron Brugette	644	Melinda Skinner	611	Yuriy Kosovan	572	Zachary Bowman	542	Carly Ferraro	512	Armanda Banks
899	Zakary Labieniec	830	Wanda Williams	781	Candace Dillon	723	Efrain Gonzalez	685	Karen Fleming	643	Kristina McLain	610	Viangeldi Rivera	572	Brian Kearney	542	Lauren Carreon	512	Venita Allen
898	Amalia Carter	830	Aaron R Smith	781	Jessica Searles	722	Rawad Elghadban	685	Evelyn Howell	642	Amie McCracken	610	Maria Williams	571	Mahadai Kryshundayal	540	Michael Abney	511	Corey Cox
896	Kimberle Spooner	830	Alicia Jarquin	780	Theodore Taheny	722	Robert Granzow	684	Shannon Martin	609	Richard Barbour	609	Anthony Ferguson	570	Karen Maudsley	540	Karen Maudsley	511	Monica Niederberger
892	Thajuana Patterson Cole	829	Carey Hartman	780	Danielle Higley	722	Willie Reeves	683	Alesha Lobin	609	Maria Fe Abad-Barte	609	Ashlie Skaggs	570	Anysa Costa	540	Anysa Costa	511	John Deosdade
891	Sam Chan	829	Ryan Fogel	779	Dylan Garcia	721	Saul Morillo Batista	682	Taylor Frisby-Jack	609	Armin Farahbakhsh-Priebe	609	Armin Farahbakhsh-Priebe	568	Jocelyn Bolito	539	Roma Matatov	511	Joy Manasse
888	Casey Pfeffer	829	Denise Hendricks	779	Winndell Powell	721	Michael Laperche	682	Jermeele Wilson	607	Kassandra Martin	607	Kassandra Martin	568	Donald Ely	539	Mollie Uphoff	511	Brennan Fedorko
887	Michael McNeerlin	829	Raynaldo Lafontant	777	Bricky King	720	Ngan Pham	680	Bernie Thompson	607	Ian Chadwick	607	Ian Chadwick	568	Anna Midowicz	539	Rachel Scannell	511	Evan Mace
887	Scott Florin	828	Danielle Dhaiti	774	Walter Calvin	719	Alipate Makau	680	Michelle Bass	606	Kevin Hall	606	Kevin Hall	567	Karen Sessing	539	David Phillips	510	Christian Ortiz
887	Jonathan Kinnard	828	Michael Perry	773	Kyle Alden	718	Michael Glynn	679	Anastasia Vasanjee	605	Eva Holloway	605	Eva Holloway	567	Agustina Miguel	538	Ragina Ring	509	Taylor Glielmi
884	Nasser Rezaei	827	Ryan Vopatz	773	Kyle Alden	718	Ian McKillop	679	Peter Cappuccio	605	Taralee Yazzie	605	Taralee Yazzie	565	Orlando Mayorga	537	Eric Pauls	508	Eric Butt
882	Charles Price	825	Mitchell Page	769	Lynn Doolittle	717	Katrina Ricks	679	Peter Cappuccio	605	Kierra Goodwin	605	Kierra Goodwin	565	Mickey Adkins	537	Nico Baldelli	508	Kevin Spence
880	Andrew Pringle	825	Jeffrey Lindberg	768	Ruth Charlesworth	717	Daniel Toshner	678	Samuel Montgomery	604	Angela Dirlam	604	Angela Dirlam	565	Nankarba Sayiah	536	Joseph Conn	507	Travis Mimms
880	Felicia Steele	823	James Barron	764	Xavier Hargrove	716	Shannon Spears	677	Peter Davis	604	Jessica Liles	604	Jessica Liles	565	Johnathan Soto	535	Dwayne Gomez	507	Satnam Vohra
880	Christine Jesoraldo	821	Amber Sumpter	763	Sophie Hashemi-Seddighzadeh	716	Brian Woods	677	Joshua Sweet	603	Ashulaa January	602	Ashulaa January	563	Kale Klontz	534	Kyrie Untener	507	Robin Wissmann
879	Daniel Petek	821	Robert Burnup	762	Jett Barnes	713	Collins Appiah	676	Tanya Padilla Jara	603	Kamal Tayyib	602	Eli Parra	563	Stephanie Garmong	534	David Dales	506	Aaron Freburger
875	Theodore Ryan	820	Brett Van Effen	762	Robert Prasinos	712	Lindzy Egan	675	Grant Smith	603	Jennifer Wehrle	601	Maureen Bobilya	563	Joseph Hedborn	534	Richelle Cowan	506	Amr Shater
874	Tausha Cunningham	820	Lee Burg	760	William Barker	712	Temesghen Starr	674	Kendrick Taylor	603	Matthew Demke	601	Richard Millington	562	Chad Burman	533	Carrie Padgett	506	London Burnett
874	Donrie Purcell	819	Abyssinia Hammouri-Davis	760	Brandon Neal	710	Nichole Garay	674	Kendrick Taylor	603	Kanasha Merritt	601	Alicia Burke	562	Alicia Burke	533	Travis Ward	506	Karen Lamey
873	Tanisha James	816	Robin Delahoussaye	759	Elvis Durakovic	710	Daryl Edge	673	Mickel Major	603	Thiago Fernandes	600	Zachary Button	561	George Lahamedjian	531	April Manals	505	Karen Lamey
869	Paula Dodson	814	Cristian Mata Penagos	758	Krystian Drozd	710	Paige Mitchell	672	Zonia Ramirez	603	Victoria Tomlinson	599	Charles Marshall	561	Belgis Mansour	531	Dale Meyer	505	Gregory Slaney
868	Matthew Neish	814	Kaela Teilhaber	757	Sean Gillespie	710	Kelly Ekker	670	George Swander	603	Connor Kuckelman	599	Charles Marshall	561	Alexander Johnston	531	Dale Meyer	505	Dustin Vincke
867	Mark Auvil	813	Jacob Giangliuli	756	Jacob Giangliuli	710	Kelly Ekker	670	Bibi Mohamed	603	Stacy Phillips	599	Finehika Mafileo	561	Alexander Johnston	530	Michael Deshamais	504	Maggie Rhodes
865	Brendan Bradfield	813	Fariba Darvishzadeh	755	Howard Dotson	708	Shallene Alayon	669	Andrew Severson	604	Estia Foliaki	598	Aryeh Freedman	560	Maria Diringier	529	Adrienne Williams	504	Denzel Banford
864	Herivelto Pereira	813	Manuel Matos	754	Matthew Hopkins	707	Ashleigh Clapper	669	Dorothea Murray	604	Garrett Shelton	597	Braden Nolan	560	Raul Jacobs	529	Lorena Herndon	504	Patrick Brown
864	Heather Lowrey	813	William Russell	753	Trina Best	707	Ashley Payton	668	Jennifer Holliday	603	Shanell Smith	595	Joshua Sisler	559	Marcus Coleman	529	Rodrigo Miranda	504	Jacob Vargas
864	Stacey Moss	813	Elizabeth Goldsberry	753	Trina Best	707	Ashley Payton	668	Jacob Sims	603	Derek Foore	593	Kainoa Jensen	559	Sheila Torres Diaz	529	Joshua Sanson	503	Nicholas Morciglio
863	Jonathan M A Jones	812	David Joh	752	Waymond Wade	706	Thelma Griffin	667	Terra Matlock	603	Wayne Doucet	591	Priscilla Ryan	559	Tetyana Didyk	529	Jennifer DeMartino	503	Margarita Munoz
862	Andrew Wilson	811	Eugene Kashkin	752	Toni-Ann Allen	706	Thelma Griffin	667	Arlo Hall	603	Mark Maddocks	590	Kevin Lowery	559	Dwight Williamson	529	Alcin Hammon	503	Nicole Menzies
862	Adam Wolcott	811	Christy Baker	751	Andrew Hynan	705	Thompson Smith	667	Antonio Ramirez Jr	603	Edward DeFurio	590	David Libman	558	Stephen Norman	528	Zachary Bradshaw	502	Joshua Gallant
861	Pascal Theriault	811	Renee Heath	751	Michael Bush	705	Robert Biser	665	Debra Small	603	Paul Campbell	590	Erika Nino	558	Keona France	526	Risa Moniz	502	Rebecca Chery
861	Diana Karch	810	Beau Norton	749	Paul Ormes	704	Katrina Gilmore	664	Elizabeth Giesta	602	Erin Moyer	589	Nico Gianfrate	557	Nico Gianfrate	526	Thomas VanOsdol	502	Thomas Ferraro
859	Stefan Tonsberg	810	John Mura	749	Eugene Garcia	704	Zackary Donatiello	664	Belaid Belkaid	602	Alexandra Purvis	589	Hannah Szalanski	557	Randy Schubert	526	Deborah Paredes	502	Edmund Davis
859	Keown Patrick	809	Edgar Irizarry	747	Vashawn Nelson	703	Shakera Blackmon	663	Tracey Powell	602	Steve Mersan	589	Major Clary	557	Ronald McCormick	525	Luz Torres	501	Errol Senior
858	Christopher Ross	808	Erica Harris	747	Vashawn Nelson	701	Ashley de la Garza	662	Justin Lowe	602	Dakota Serviente	588	Jorge Leon	557	Meghan Engelhardt	525	Jamila Hanshaw	501	Jonathan Rice
858	Fadi Nassar	808	Erica Harris	747	Rebecca Sheffer	701	Rebecca Sheffer	662	Kaylee Kielczewski	602	Gordon Biggums	588	Gordon Biggums	557	Dwight Jackson	525	Kevin Martin	501	Kevin Martinez
858	Davis Dutko	806	Monica Chicas Palacios	743	Agner Espana	701	Kasey Williamson	662	Jeremy Kapuscinski	602	Nathaniel Embree	587	Kari Lopez	555	Vyacheslav Vasilenko	524	Thomas Beshara	500	Victor Rivera
857	Michon Willie	805	Brittany Holtz	743	Lawrence Hadley	700	Calvin Irving	661	Latez Hughes	602	Jacques Jean-Francois	587	Jacqueline Frye	555	Moona Shehadeh	524	Steve Marker	500	Violetta Goldman
855	Anthony Theriault	805	Robert Weaver	743	Wayne Holean	699	Saskya Pachas	661	Gregory Hayman	625	Allison Stone	587	Noreen McNear	553	Tyler Goetsch	523	Darian Czopek		
		804	Kevin Gillum	743	Richard Lacy	699	Kimberly Quinn	661	Anthony Nival	624	Steven Ostroth	586	Maurice Coleman	553	Shannon Brown	522	Candice Sawyer		

# LEADERSHIP BONUS






<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$48,080</b> Durhon Oldham	<b>\$28,772</b> Surace-Smith	<b>\$27,374</b> Imran Satti	<b>\$25,861</b> Surace-Smith	<b>\$20,607</b> Theodore Pappas

**SEPTEMBER BONUS LEADERS** | PAYOUT: **\$1,677,831** | QUALIFIERS: **635**

- |  |   |  |   |   |  |
|--|---|--|---|---|--|
| <ul style="list-style-type: none"> <li>\$ 48,080 Nicholas Moore</li> <li>28,772 Marc Salvaggi</li> <li>27,374 Robert Kanaan</li> <li>25,861 Patrick Bendure</li> <li>20,607 Bobby Szwaja</li> <li>20,479 Ryan Fickert</li> <li>18,344 Doreen Ryan-Foti</li> <li>16,638 Robert Smith</li> <li>15,830 Erez Shabtay</li> <li>15,774 Zach Otto</li> <li>15,203 Atta Saleh</li> <li>15,117 Charles Ferrari</li> <li>15,071 Levar Morgan</li> <li>14,816 Stephen Giddens</li> <li>13,948 Joshua Krueger</li> <li>13,404 Christina Jauch</li> <li>12,907 David Wang</li> <li>12,844 Matthew Parks</li> <li>12,547 Michael Clemente</li> <li>12,288 Steven King</li> <li>12,275 Joshua Dishong</li> <li>12,105 Syed Quadri</li> <li>11,651 Jordan Chalom</li> <li>11,627 Aaron McLean</li> <li>11,626 Joshua Jackson</li> <li>11,554 Scott Wheeler</li> <li>11,456 Mohammed Moalawi</li> <li>11,391 Sokol Fazliu</li> <li>11,328 Thomas Vena</li> <li>11,281 Patrick Knouse</li> <li>10,654 Andre McCallum</li> <li>9,993 Juan Olvera</li> <li>9,874 Aaron Haynes</li> <li>9,664 John Conard</li> <li>9,655 Adeyemi Akinade</li> <li>9,202 Matthew Diulus</li> <li>9,153 Reynolds Akuamoaa</li> <li>9,042 Mark Beckford</li> <li>8,949 Johnny Ly</li> <li>8,559 Michael Cirelli</li> </ul> | <ul style="list-style-type: none"> <li>\$ 8,322 Daniel Hartwig</li> <li>8,016 Beau Locker</li> <li>7,869 Chelsie Otto</li> <li>7,843 Corey Hallam</li> <li>7,832 Andre Bent</li> <li>7,757 Nasr Quadri</li> <li>7,739 Evan Donoghue</li> <li>7,680 Richard Mansfield</li> <li>7,645 Sean Velasquez</li> <li>7,603 Jake Yagjian</li> <li>7,485 Michael Gerstein</li> <li>7,359 Shahab Mahdaveinejad</li> <li>7,325 Dominic Telymonde</li> <li>7,245 Mark Dombrowski</li> <li>7,232 Joshua Olin</li> <li>7,223 John Nieves</li> <li>7,221 Evan Holzhauer</li> <li>7,117 Fritzel Octave</li> <li>7,097 Nicholas Lorence</li> <li>7,002 Steve Svendsen</li> <li>6,816 Brian Zuzick</li> <li>6,771 Corey Helly</li> <li>6,599 Ofa Toupounia</li> <li>6,581 David Guzman</li> <li>6,564 Lamar Livingston</li> <li>6,497 Jason Bratin</li> <li>6,473 William Robinson</li> <li>6,252 Kody Kramme</li> <li>6,240 Pablo De La Cruz</li> <li>6,209 Jonni Ng</li> <li>6,189 Dan Ikei</li> <li>6,076 Chris La Fond</li> <li>6,013 Ryan Wilson</li> <li>6,010 Michael Laramie</li> <li>5,985 Duni Olusegun</li> <li>5,981 Ryan Hall</li> <li>5,952 Melinda-Rae Lyse</li> <li>5,926 Patrick Guthrie</li> <li>5,922 Morgan Lobello</li> <li>5,869 Shai Mate</li> </ul> | <ul style="list-style-type: none"> <li>\$ 5,864 Bobby Gujral</li> <li>5,779 Timothy Wilson</li> <li>5,775 Michael CWilliams</li> <li>5,774 Ryan Stenglein</li> <li>5,770 Joy Vann-Austin</li> <li>5,732 Rita Haidinger</li> <li>5,708 Andrew Wagner</li> <li>5,699 Ala Awad</li> <li>5,594 Alex Kae</li> <li>5,573 Gregory Graham</li> <li>5,519 Matthew Turquist</li> <li>5,517 Christopher Akins</li> <li>5,473 Gary Slocum</li> <li>5,467 Ricardo Subero</li> <li>5,385 Roghie Hassan Loo</li> <li>5,327 Alon Fischer</li> <li>5,312 Matthew Conrad</li> <li>5,282 Craig Ebinger</li> <li>5,242 Noel Rose</li> <li>5,235 AshLynn Orng</li> <li>5,171 Brandon Teter</li> <li>5,159 Kristina Moore</li> <li>5,149 Muhammed Ashraf</li> <li>5,120 Britton Costa</li> <li>5,105 Stephanie Lovins</li> <li>5,078 Paul Zuzick</li> <li>5,063 Michael Musso</li> <li>5,038 Steven Rios</li> <li>5,036 Curtis Henderson</li> <li>5,020 Stephanie Kell</li> <li>5,017 Steve Bryant</li> <li>4,976 Joshua West</li> <li>4,961 Stephen Jeung</li> <li>4,955 Jeffrey Hall</li> <li>4,935 Aaron Voegel</li> <li>4,925 Tucker Gregor</li> <li>4,906 Edford Banuel</li> <li>4,861 Chad Potts</li> <li>4,846 Stephen Hill</li> <li>4,767 Mack Doby</li> </ul> | <ul style="list-style-type: none"> <li>\$ 4,735 Mark Kukielski</li> <li>4,729 Trevor Mayer</li> <li>4,702 Marisa Willgruber</li> <li>4,687 Mark Hileman</li> <li>4,637 Richmond Gerrish</li> <li>4,619 Christopher Hintz</li> <li>4,585 Darcy Schrieber</li> <li>4,558 Gevorg Yanukyan</li> <li>4,484 Ryan McIntosh</li> <li>4,407 Joshua Rush</li> <li>4,401 Troy Plummer</li> <li>4,368 Nicholas Scordos</li> <li>4,350 Carlos Arballo</li> <li>4,301 Michael Williams Jr</li> <li>4,256 Nicole Sanders</li> <li>4,236 Lorena Barriere</li> <li>4,227 Julianne Scavo</li> <li>4,207 Mike Lade</li> <li>4,117 Casey Kunash</li> <li>4,047 Timothy Bugge</li> <li>4,011 Tyler Worstell</li> <li>3,991 Brett Grynska</li> <li>3,959 Patrick Stenglein</li> <li>3,858 Blake Higuchi</li> <li>3,832 Taurean Floumoy</li> <li>3,755 Kade Beck</li> <li>3,742 Amr Shater</li> <li>3,687 Antonio Reyes</li> <li>3,677 Brian Schreiter</li> <li>3,668 Robert Hamilton</li> <li>3,663 Roger Fung</li> <li>3,644 Dustin Dunlap</li> <li>3,627 Holly Lacey</li> <li>3,612 Jasmin Gallaga</li> <li>3,567 Richard Millington</li> <li>3,553 Patricia Cicerale</li> <li>3,545 Herman Fennell</li> <li>3,526 Patrick Rieger</li> <li>3,516 Brent Bowling</li> <li>3,494 Paul Smith</li> </ul> | <ul style="list-style-type: none"> <li>\$ 3,469 David Nham</li> <li>3,454 Rodney Ward</li> <li>3,453 Jessica Wilhite</li> <li>3,407 Jessica Santamarina</li> <li>3,320 Alifonzo W Garcia</li> <li>3,312 Jon Gelhorn</li> <li>3,312 Ho Tran</li> <li>3,255 Shane McGregor</li> <li>3,221 Kelly Ekker</li> <li>3,199 Craig Strompf</li> <li>3,177 Susan Bedrossian</li> <li>3,171 Natalie Linker</li> <li>3,158 Nicholas Engrav</li> <li>3,152 Diego Chavez Arcia</li> <li>3,132 Magda Figueiredo</li> <li>3,114 Monica Brown</li> <li>3,109 Grant Myers</li> <li>3,106 Kyle Lewicki</li> <li>3,072 Harold Durana</li> <li>3,067 Samantha Ralston</li> <li>3,043 Jean Joseph</li> <li>2,992 Cara DeFiore</li> <li>2,970 Ernest Powell</li> <li>2,967 Brandon Summerton</li> <li>2,962 Jamil Harris</li> <li>2,922 Christopher Dicks</li> <li>2,882 Cassandra Cantner</li> <li>2,834 Dustin Dunbar</li> <li>2,802 Christopher Bentley</li> <li>2,747 Devin Adams</li> <li>2,734 Michael Stuver</li> <li>2,722 Lisa Richardson</li> <li>2,697 Joseph Kanaan</li> <li>2,680 Joanna Hansen</li> <li>2,663 Sara Vaz</li> <li>2,595 Christina Meyer</li> <li>2,585 Brian Gilmore</li> <li>2,578 Andre Hawthorne</li> <li>2,498 Aaron Parks</li> <li>2,481 London Burnett</li> </ul> | <ul style="list-style-type: none"> <li>\$ 2,467 Begona Patino-Lopez</li> <li>2,467 Bradley Kampmeier</li> <li>2,464 George O'Shea</li> <li>2,450 Matthew Cessna</li> <li>2,416 Samuel Cohen</li> <li>2,411 I-Perfection Harris</li> <li>2,391 Nicholas Walsh</li> <li>2,384 Kasali Kotun</li> <li>2,360 Melne Hughes</li> <li>2,357 Jesse Doherty</li> <li>2,344 Kimberly Hamilton</li> <li>2,340 Jordan Arcuri</li> <li>2,306 Benjamin Ainscough</li> <li>2,293 Mia Mitchell</li> <li>2,272 Scott Montgomery</li> <li>2,257 Rafi Nawabi</li> <li>2,237 Francis Ingulli</li> <li>2,222 Kerlens LaRose</li> <li>2,219 Tom Weller</li> <li>2,218 Jesse Spencer</li> <li>2,201 Darrell Asbell</li> <li>2,165 Slavita Hut</li> <li>2,165 Travis Stucki</li> <li>2,159 Jeremy Jackson</li> <li>2,138 Elias Boles</li> <li>2,138 Taylor Black</li> <li>2,125 Scott Sonnenberg</li> <li>2,124 Alta Herpel</li> <li>2,086 Hyunchul Chung</li> <li>2,069 Jenna Grula</li> <li>2,049 Carl Carlberg</li> <li>2,017 Jamie Winters</li> <li>2,017 Philip Roffi</li> <li>1,900 Steve Marker</li> <li>1,889 Elizabeth Chilson</li> <li>1,886 Shane Carlson</li> <li>1,833 Charley Forshee</li> <li>1,771 Asiguy Haugabook</li> <li>1,759 Matthew Kurey</li> <li>1,745 Bryant Rayford</li> </ul> |
|--|---|--|---|---|--|

- |   |   |   |   |   |   |
|---|---|---|---|---|---|
| <ul style="list-style-type: none"> <li>\$ 1,733 Edy Haddad</li> <li>1,733 Shalom Chaimov</li> <li>1,732 Tonya Bailey</li> <li>1,731 Tyler McKnight</li> <li>1,720 Anthony Theriault</li> <li>1,717 Justin Diaz</li> <li>1,692 Albert Lau</li> <li>1,689 Deana Plaster</li> <li>1,671 Nathan Hunt</li> <li>1,639 William Tompkins</li> <li>1,637 Richard Whyte</li> <li>1,620 Benito Menchaca</li> <li>1,608 Mary-Delores Ayarzagoitia</li> <li>1,606 Brody Maughan-Evanson</li> <li>1,579 Ashley Wenning</li> <li>1,555 Ryan Kendl</li> <li>1,555 Brandon Edens</li> <li>1,520 Mahadai Kryshundayal</li> <li>1,515 Derek Foore</li> <li>1,510 Jameetri Washington</li> <li>1,499 Adam Chesney</li> <li>1,495 Hussain Mir</li> <li>1,491 Patrick Duray</li> <li>1,480 Martha Zelaya</li> <li>1,472 James Cassie</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,468 Andy Dorf</li> <li>1,468 Geddes Robinson</li> <li>1,468 Erikka Michaels</li> <li>1,461 Amy Baird</li> <li>1,452 Rachel Gallagher</li> <li>1,449 Brandon Minor</li> <li>1,448 Darren Miller</li> <li>1,436 Jonathan L Jones</li> <li>1,420 David Hefflin</li> <li>1,395 Jorge Alvarez</li> <li>1,393 Cathleen Hairston</li> <li>1,392 London Nelson</li> <li>1,378 Bernard Ballou</li> <li>1,369 Armin Farahbakhsh-Priebe</li> <li>1,366 Fred Greenawalt</li> <li>1,337 Joshua Randolph</li> <li>1,274 Aziz Farsakh</li> <li>1,268 Bryan Juskiw</li> <li>1,256 Richard Gaffney</li> <li>1,208 Chantel Floyd</li> <li>1,206 John McDougald</li> <li>1,204 Jorge Guerra</li> <li>1,204 Matthew Cartwright</li> <li>1,194 Aaron Ralston</li> <li>1,187 Vincent Meyer</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,177 Andrew Bishop</li> <li>1,171 Joshua Rausser</li> <li>1,157 Andrew McQuade</li> <li>1,133 Christopher Bennett</li> <li>1,130 Benjamin Varner</li> <li>1,129 Andrew Chambers</li> <li>1,119 Scott Davison</li> <li>1,112 Pamela Randle</li> <li>1,103 Victor Agurto</li> <li>1,101 Donte Grant</li> <li>1,093 Elyse Bryan</li> <li>1,066 Jeramey Pitman</li> <li>1,059 Matthew Rodriguez</li> <li>1,056 Carl Lindsay</li> <li>1,041 David Thornton</li> <li>1,038 Beaux Southern</li> <li>1,036 Michelle DeMoss</li> <li>1,031 Eric Thompson</li> <li>1,020 Edmaggie Myrthil</li> <li>1,015 Avi Kauderer</li> <li>1,009 Alma Lozano</li> <li>989 Timothy Watson</li> <li>988 Derron Alexander</li> <li>978 Christopher Gray</li> <li>974 Alvin Ali</li> </ul> | <ul style="list-style-type: none"> <li>\$ 969 Christopher Clark</li> <li>958 Calvin Irving</li> <li>955 Alexandra Berberich</li> <li>942 Jason Lee</li> <li>925 Jesse Benwell</li> <li>923 Martyna Duda-Pasieka</li> <li>920 Robert Wright</li> <li>894 Brandon MacDonald</li> <li>879 Kelvin Fernandez</li> <li>870 Sina Heak</li> <li>868 Minh Phung</li> <li>867 Ransley Vazquez</li> <li>863 Fran Kolos</li> <li>863 Frank Cordaro</li> <li>849 Casey Finley</li> <li>847 Brenton Patterson</li> <li>839 Silvana Velez</li> <li>829 Alisha Anderton</li> <li>824 Daniel Walton</li> <li>818 Phillip Munsey</li> <li>813 Peter Gabranski</li> <li>800 Sarah Gilmore</li> <li>796 Ruben Santillana</li> <li>794 Alexandra Graham</li> <li>792 Paul Kelly</li> </ul> | <ul style="list-style-type: none"> <li>\$ 791 Micah Focken</li> <li>790 David Iriye</li> <li>783 Carrie Hammer</li> <li>768 Dwayne Gomez</li> <li>755 Denis-Michael Catalano</li> <li>738 David Rigney</li> <li>736 Joshua Crisp</li> <li>734 Carlo Buhay</li> <li>722 Theodore Ryan</li> <li>716 Menno Glick</li> <li>709 Anthony A Lopez</li> <li>708 Victoria Gonzales</li> <li>705 Ariel Demesa</li> <li>704 Rebyka Watson</li> <li>699 Cristina Fox</li> <li>696 Megan Johnson</li> <li>695 Lindsey Dettwiller</li> <li>693 Amie McCracken</li> <li>683 Hunter Houvener</li> <li>669 Bilal Farsakh</li> <li>668 Ryan Landmark</li> <li>660 Mike Paragiou</li> <li>630 Heather Berg</li> <li>625 Marcus Moody</li> <li>618 Andrew Wilson</li> </ul> | <ul style="list-style-type: none"> <li>\$ 608 Arlene Robichaux</li> <li>606 Ekaterina Andreeva</li> <li>605 Ariana Jones</li> <li>605 Carrie Padgett</li> <li>597 Jennifer Reed</li> <li>592 Skyler Hornung</li> <li>591 Jason Green</li> <li>590 Ryan Feehan</li> <li>565 Leo Wright</li> <li>562 Christopher Walsh</li> <li>560 Shawn Lewicki</li> <li>554 Evron Simon</li> <li>548 Jacob Rochefort</li> <li>541 Mark Lomonaco</li> <li>540 Eric Watson</li> <li>538 Nicki Griffiths</li> <li>538 Levi Porto</li> <li>531 Demetrius Lucas</li> <li>521 Saul Lopez</li> <li>516 Cassidy Stock</li> <li>512 Christine DiSanto</li> <li>503 Jordon Barron</li> </ul> |
|---|---|---|---|---|---|

# REINSTATEMENT BONUS

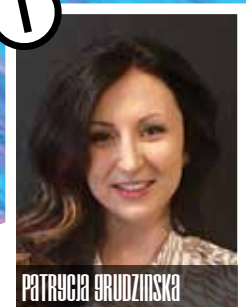
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$2,841</b> Don Foti	<b>\$2,705</b> Albert Serur	<b>\$1,789</b> Joseph Diecedue	<b>\$1,717</b> Gigliione-Ackerman	<b>\$1,625</b> Bob Olson

**SEPTEMBER BONUS LEADERS** | PAYOUT: **\$62,474** | QUALIFIERS: **173**

- |  |   |  |   |   |  |
|--|---|--|---|---|--|
| <ul style="list-style-type: none"> <li>\$ 2,841 Sami Mogannam</li> <li>2,705 Maurice Baritz</li> <li>1,789 John Adams</li> <li>1,717 Nabil Spahi</li> <li>1,625 Rich Walus</li> <li>1,546 Bradley Weigand</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,505 Mitchell Look</li> <li>1,464 Corey LaVigne</li> <li>1,277 Timothy Byrnes</li> <li>1,225 Dason Phaul</li> <li>1,166 Nicholas Gasparro</li> <li>1,002 Ryan Vopat</li> </ul> | <ul style="list-style-type: none"> <li>\$ 996 Natalie Soboleva</li> <li>974 Mark Lahijani</li> <li>964 Donte Grant</li> <li>944 Theresa Dodd</li> <li>897 Cody Toth</li> <li>880 Joseph B Smith</li> </ul> | <ul style="list-style-type: none"> <li>\$ 871 Ashley Bodnar</li> <li>847 Hector Sartori</li> <li>802 John Sawyer</li> <li>746 Laurekins Pardovani</li> <li>738 Lenora Blackstone</li> <li>623 Joseph Faisant</li> </ul> | <ul style="list-style-type: none"> <li>\$ 613 Tamara Myers</li> <li>606 Benjamin Newhouse</li> <li>601 Victor Rodos</li> <li>597 Fariborz Yeganehafa</li> <li>592 Clinton Graham</li> <li>576 Bryan Czajkowski</li> </ul> | <ul style="list-style-type: none"> <li>\$ 568 Waleah Salah</li> <li>554 Christiana Bouligny</li> <li>527 Nikki Crosby</li> <li>523 Chirotam Ilokwu</li> <li>513 Sergio Lanzas</li> <li>509 Gail Sassman</li> </ul> |
|--|---|--|---|---|--|

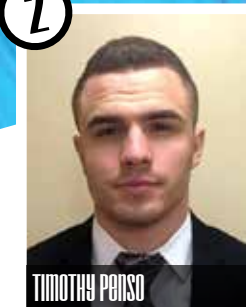
# SA/GA DIRECT CODE FIELD TRAINING BONUS

**1**




**\$6,028**  
Sabrina Lloyd

**2**




**\$5,293**  
Durhon Oldham

**3**




**\$5,194**  
Sabrina Lloyd

**4**



**\$5,104**  
Josh Chalom

**5**



**\$4,724**  
Surace-Smith

**SEPTEMBER BONUS LEADERS** | PAYOUT: **\$700,653** | QUALIFIERS: **824**

- \$ 6,028 Patrycja Grudzinska
- \$ 5,293 Timothy Penso
- \$ 5,194 Meghan Harris
- \$ 5,104 Ranjana Chopra
- \$ 4,724 Brent Bowling
- \$ 4,572 Tabitha Witherell
- \$ 4,297 Megan Johnson
- \$ 4,249 Eric Thompson
- \$ 4,198 Stephanie Brown
- \$ 4,196 Alex Normandeau
- \$ 4,015 Massoud Vaziri
- \$ 3,832 Zonia Ramirez
- \$ 3,614 Tonya Bailey
- \$ 3,482 Michael Russo
- \$ 3,480 Nikola Subotic
- \$ 3,463 Desarae Freeman
- \$ 3,440 Fran Kolos
- \$ 3,407 Tad Teeters
- \$ 3,374 Omar Torres
- \$ 3,363 Brenda Fox
- \$ 3,314 Rebecca Stern
- \$ 3,246 Derek Foore
- \$ 3,221 Timothy Bugge
- \$ 3,185 Vinea Moore
- \$ 3,118 Adam Kidikas
- \$ 3,093 Timothy Watson
- \$ 3,093 Svyatoslav Stefanynshyn
- \$ 3,080 Adam Wolcott
- \$ 3,058 Komo Davis
- \$ 3,030 Rachel Gallagher
- \$ 3,016 Matt McBride
- \$ 3,005 Shalom Chaimov
- \$ 2,976 Danielle Morales
- \$ 2,972 Joseph McCallister
- \$ 2,905 Andrew Hynan
- \$ 2,884 Kendall Wilson
- \$ 2,870 Ashley Rust
- \$ 2,846 Kimberly Hamilton
- \$ 2,836 Frank Rodriguez
- \$ 2,828 Jenna Grula

- \$ 2,795 Beau Southern
- \$ 2,775 Elias Boles
- \$ 2,738 Brenton Patterson
- \$ 2,737 Terrence Smith
- \$ 2,732 Devon Justice
- \$ 2,729 Andres Liranzo
- \$ 2,715 Paul Smith
- \$ 2,711 Autum Wright
- \$ 2,709 Roger Rau
- \$ 2,678 Kristen Brown
- \$ 2,646 Edill Cobos
- \$ 2,611 Eric Snyder
- \$ 2,589 Orlando Mayorga
- \$ 2,575 Jacob Vargas
- \$ 2,574 Abraham Weissman
- \$ 2,572 Nic Iagulli
- \$ 2,542 Adam Hanna
- \$ 2,531 Jesse Benwell
- \$ 2,462 Norine Fortier
- \$ 2,440 Joseph Kanaan
- \$ 2,431 Waleah Salah
- \$ 2,411 William Tompkins
- \$ 2,373 Oleg Novitchii
- \$ 2,366 Brooke Bogs
- \$ 2,366 Alma Lozano
- \$ 2,354 Manuel Diaz
- \$ 2,354 Christopher Bungay
- \$ 2,352 Jennifer Class-Rodriguez
- \$ 2,346 Phillip Waisman
- \$ 2,338 Alexander Rodriguez
- \$ 2,336 Kimberle Spooner
- \$ 2,336 Calvin Irving
- \$ 2,332 Phillip Jenkins
- \$ 2,325 Ariana Jones
- \$ 2,296 Nedal Kawash
- \$ 2,278 Kanon McGee
- \$ 2,264 Leonel Lazzano
- \$ 2,263 Mark Dominguez
- \$ 2,244 Asad Ahmed
- \$ 2,219 Yuriy Kosovan

- \$ 2,210 Ashley Conte
- \$ 2,180 Marcus Piccirilli
- \$ 2,163 Francis Ingulli
- \$ 2,136 Evelyn Howell
- \$ 2,133 Michael Coulthard
- \$ 2,129 Michael Stuver
- \$ 2,119 Christopher Muraca
- \$ 2,098 Frank Cordaro
- \$ 2,069 Armin Farahbakhsh-Priebe
- \$ 2,057 Thomas Huynh
- \$ 2,057 Chloe Senia
- \$ 2,038 Sean Simms
- \$ 2,006 Jason von Rosenberg
- \$ 2,004 Jordan Lacy
- \$ 1,984 Tom Weller
- \$ 1,977 Bethany Evans
- \$ 1,975 Janelle Beckford
- \$ 1,929 William Hart
- \$ 1,916 Toni Mussara
- \$ 1,915 Joseph Kanaan
- \$ 1,910 John Lamere
- \$ 1,908 Alisha Stone
- \$ 1,902 Robert Biser
- \$ 1,884 Holly Bonhorst
- \$ 1,859 Taylor Thomas
- \$ 1,857 Bret Nilson
- \$ 1,850 Cathleen Hairston
- \$ 1,845 Jennifer Class-Rodriguez
- \$ 1,813 Andrew Pleasance
- \$ 1,798 Alexandra Graham
- \$ 1,781 Jahliil Sunrise
- \$ 1,779 Travis Vaughn
- \$ 1,768 Suzanne McRoberts
- \$ 1,753 Dean Gushi
- \$ 1,751 Lalitha Janardhanan
- \$ 1,748 Aziz Farsakh
- \$ 1,732 Cameron Stanley
- \$ 1,731 James Jones
- \$ 1,685 George Young
- \$ 1,663 Alexander Spooner

- \$ 1,662 Hector Mendez
- \$ 1,661 Julia Loboda
- \$ 1,636 Mike Paragiou
- \$ 1,626 Victor Agurto
- \$ 1,624 Christopher Bennett
- \$ 1,623 Pablo Solis
- \$ 1,615 Duane Shaw
- \$ 1,613 Dylan Klotz
- \$ 1,612 Azar Afnan
- \$ 1,604 Nathalie Kanzki
- \$ 1,598 Ivan Leung
- \$ 1,596 Daniel Gaviria-Velasquez
- \$ 1,591 Timothy Chandler
- \$ 1,586 Lynn Jenkins
- \$ 1,573 Aleisha Sampson
- \$ 1,566 Emery McClendon
- \$ 1,548 Matthew Rodriguez
- \$ 1,547 Karima Hartani
- \$ 1,535 Mireya Lopez
- \$ 1,519 Mercedes Phillips
- \$ 1,514 Dylan Johnson
- \$ 1,496 Yamid Mendoza Sanchez
- \$ 1,493 Amelia Moeaki
- \$ 1,491 Candice Stuckey
- \$ 1,475 Janelle May
- \$ 1,472 Marie Laine
- \$ 1,463 Brandon Foster
- \$ 1,443 Rachel Mesnard
- \$ 1,440 James Frese
- \$ 1,433 Ryan McCann
- \$ 1,416 Julie Warwick
- \$ 1,412 Christopher Stevens
- \$ 1,409 Jason Lee
- \$ 1,405 Jasmin Gallaga
- \$ 1,404 Michel Lavelanet
- \$ 1,402 Travis White
- \$ 1,391 Craig Mitchell
- \$ 1,390 Michelle Seaman
- \$ 1,389 Amr Shater
- \$ 1,375 Michel Helgeson

- \$ 1,364 Vincent Meyer
- \$ 1,358 Taylor Foster
- \$ 1,355 Michael van Delft
- \$ 1,352 Joel Nunez
- \$ 1,345 Bilal Farsakh
- \$ 1,339 Michael DeGiovanni
- \$ 1,336 Vincent Campana
- \$ 1,330 Robert Hero
- \$ 1,318 Auston Mavrak
- \$ 1,316 Ryan Witham
- \$ 1,311 Moli Kaufusi
- \$ 1,297 Garrett Shelton
- \$ 1,292 Dylan White
- \$ 1,289 Casey Pfeffer
- \$ 1,289 Casey Finley
- \$ 1,283 Kassandra Perez
- \$ 1,278 Nickoy Hylton
- \$ 1,274 Jason Green
- \$ 1,269 Abbas Abdul-Khaliq
- \$ 1,268 Alexandra Berberich
- \$ 1,268 Anthony Verrett
- \$ 1,262 Danielle LaBarbera
- \$ 1,254 Temesghen Starr
- \$ 1,244 Paul Deatherage
- \$ 1,243 Samuel Robertson
- \$ 1,234 Clayton Bonner
- \$ 1,230 Aaron Freburger
- \$ 1,204 Attar Chalif
- \$ 1,200 Daniel Walton
- \$ 1,195 Demetrius Lucas
- \$ 1,191 Casey Moore
- \$ 1,191 Edmaggie Myrthil
- \$ 1,187 Sherly Philippe
- \$ 1,184 Aaron Dupras
- \$ 1,181 Shelbi Sofranko
- \$ 1,180 Oscar Cardoza
- \$ 1,170 Tessa Monsrud
- \$ 1,167 Vassilios Katos
- \$ 1,166 Christopher Limas
- \$ 1,156 Eric Watson

- \$ 1,150 Roy Bartell
- \$ 1,143 Donald Gregoire
- \$ 1,119 Sara Kamalvand
- \$ 1,112 Marysa Maggio
- \$ 1,111 Pamela Randle
- \$ 1,109 Thomas Dillon
- \$ 1,100 Miguel Fajardo
- \$ 1,099 Ryan Landmark
- \$ 1,097 Nina Blackmon
- \$ 1,089 Anita Przybylowicz
- \$ 1,080 Michael Rogan
- \$ 1,078 Heather Gunter
- \$ 1,075 Ekaterina Andreeva
- \$ 1,070 Trevor Baynes
- \$ 1,064 James Sherwood
- \$ 1,061 Matthew Kurey
- \$ 1,060 David Chen
- \$ 1,057 Benjamin Varner
- \$ 1,054 Sean Thomann
- \$ 1,049 Arien Seemann
- \$ 1,048 Chase Patton
- \$ 1,048 Tiffney Harmouche
- \$ 1,048 Brandy Maynes
- \$ 1,041 Richard Tabanji
- \$ 1,041 Marcus Moody
- \$ 1,036 Mark Maddocks
- \$ 1,035 Kirsten Watkins
- \$ 1,032 Kevin Ishikane
- \$ 1,031 Derron Alexander
- \$ 1,026 Michael Perez
- \$ 1,021 Sanyo Galloway
- \$ 1,020 Edwin Rodriguez
- \$ 1,016 John Vacca
- \$ 1,015 Samaris Gener
- \$ 1,011 Karen Mosley
- \$ 1,005 Justin Sutton
- \$ 999 Alex Paguio
- \$ 998 Richard Gaffney
- \$ 997 Ryan Orloski
- \$ 995 Brenton Franklin
- \$ 979 Jagdish Sukhu
- \$ 977 Alvin Ali
- \$ 974 Min Jiang
- \$ 972 Alex Charalambous
- \$ 968 Christina McGregor
- \$ 963 Nicholas Shelton
- \$ 962 Troy Williams

- \$ 960 Gustavo Rivera-Delgado
- \$ 956 Robin Gonzalez
- \$ 951 Matthew Dawson
- \$ 951 Jeffrey Gilliana
- \$ 950 Jeffrey Espinal
- \$ 946 Erna Gasanin
- \$ 944 Ryan Vannoy
- \$ 942 Kashief Perkins
- \$ 941 Leo Wright
- \$ 934 Fred Greenawalt
- \$ 931 John Turner
- \$ 926 Jonathan Lamb
- \$ 923 Ivonne Perez
- \$ 923 Mark Lahijani
- \$ 922 Donte Grant
- \$ 922 Damaris Henderson
- \$ 919 Travis Vandenberghe
- \$ 918 Chirotam Ilokwu
- \$ 918 Phillip Munsey
- \$ 916 Jeramey Pitman
- \$ 913 Daniel Dunham
- \$ 913 Sonia Tyrner
- \$ 909 Dalyn Quillausing
- \$ 904 Corina Araujo
- \$ 903 Sterling Tallman
- \$ 902 Martha Garcia
- \$ 898 Belaid Belkaid
- \$ 896 Nadia Naji
- \$ 893 Kyle Giczkowski
- \$ 889 Nathan Hunt
- \$ 888 Shawn Fuchs
- \$ 881 Omar Billy
- \$ 880 Kevin Ness
- \$ 879 Lindsey Dettwiller
- \$ 876 Ashley Ruhl
- \$ 869 Deserick Davenport
- \$ 860 Darren Lawhon
- \$ 846 Travis Kovach
- \$ 840 Christopher Clark
- \$ 840 Evron Simon
- \$ 831 Raynaldo Lafontant
- \$ 830 John Gibbs
- \$ 828 Rochelle Weber
- \$ 826 Kiah Bryant
- \$ 824 David Herchick
- \$ 823 Jocelyn Bolito
- \$ 821 John McDougald

- \$ 821 Jennifer Bettis
- \$ 818 Patrick Ngangyou Tchouchui
- \$ 816 Debra Small
- \$ 816 Jacob Carlson
- \$ 814 David Hefflin
- \$ 812 David Brooks
- \$ 812 Michael Dean
- \$ 811 Tonya Stringer
- \$ 804 Peer Shmelzer
- \$ 803 Holly Lacey
- \$ 798 Erica Robertson
- \$ 798 Anne Ryding
- \$ 798 Cristina Fox
- \$ 791 Jordan Arcuri
- \$ 790 DeAnthony Hartman
- \$ 788 Badum Maaloo
- \$ 785 Lauren Lazenby
- \$ 773 Alden Bullwinkle-Hatton
- \$ 771 Bryan Juskiw
- \$ 770 Jeramey Pitman
- \$ 767 MacNeal Lashley
- \$ 765 Sean Hansen
- \$ 756 Daniel E Austin
- \$ 752 Anne Ryding
- \$ 748 Aaron McEntire
- \$ 745 Timothy Peeler
- \$ 741 Ashley Mathis
- \$ 738 Carlo Buhay
- \$ 737 Bryant Rayford
- \$ 735 Shannon Stewart
- \$ 731 Margaret Rivera
- \$ 727 Jenny Alvarez
- \$ 724 Sharon Barnes
- \$ 723 Victoria Perea
- \$ 720 Ashley Flood
- \$ 720 Ricardo Alanis
- \$ 717 Ariel Demesa
- \$ 717 Marie Campbell
- \$ 712 Kamillah Brock
- \$ 712 Vincent Andreotti
- \$ 709 Candy Henderson
- \$ 704 Samuel Simpson
- \$ 701 Ryan Hume
- \$ 696 Tyler Ray
- \$ 694 Donald Dulaney
- \$ 693 Mauri Ramirez
- \$ 690 David Lawrence

- \$ 688 Jesus Tolentino
- \$ 688 Luiz DeOliveira
- \$ 686 Lineti Pasikala
- \$ 675 Victoria Gonzalez
- \$ 674 George Taramas
- \$ 671 Christine DiSanto
- \$ 669 Jesus Parra
- \$ 666 Kainoa Jensen
- \$ 665 Jacqueline Frye
- \$ 663 Zachary G Hansen
- \$ 660 Sarah Whiting
- \$ 658 Gunar Rowe
- \$ 656 Antonio Evans
- \$ 655 Rose Nelson
- \$ 653 Saul Lopez
- \$ 652 Brody Maughan-Evanson
- \$ 652 Thomas Longino
- \$ 650 Nathan Doyle
- \$ 648 Phillip McElfresh
- \$ 644 Bradley Tremblay
- \$ 643 Ronald Kutruff
- \$ 639 Brian Howard
- \$ 638 Todd Sowell
- \$ 638 Marta Munro
- \$ 638 Skyler Hornung
- \$ 638 Anthony Ferraro
- \$ 634 Cory Mulherin
- \$ 631 Stuart Pagan
- \$ 629 Dexter Phillip
- \$ 626 Liam Flaherty
- \$ 625 Sung Oh
- \$ 624 Patricia Mason
- \$ 622 America Wilson
- \$ 621 Paul Campbell
- \$ 620 Ray Salmon
- \$ 617 Deonte Jones
- \$ 614 Daniel LaFontaine
- \$ 614 Joshua Garrison
- \$ 614 Kimberly West
- \$ 612 Joseph Pizzoferrato
- \$ 611 Jason Ashline
- \$ 611 Pedro Lemos
- \$ 610 Dwight Dube
- \$ 608 Craig Deeken
- \$ 607 John Jefferson
- \$ 605 Brandon Denesiuk
- \$ 602 Kaleiokamaile Viena

- \$ 601 Michael McGoon
- \$ 600 Angelique Piquion
- \$ 599 Kaylea Adkins
- \$ 598 Morgan Dennis
- \$ 597 Brandon C Johnson
- \$ 595 Vanessa Keim
- \$ 592 Christopher Ross
- \$ 591 Megan Hall
- \$ 587 Jarret Lane
- \$ 586 Darrin Roberts
- \$ 583 Aaron Parks
- \$ 581 Benjamin Albert
- \$ 580 Bryant Logan
- \$ 575 Christopher Little
- \$ 574 Emmanuel Fedna
- \$ 573 Kamal Tayyib
- \$ 569 Joshua Nkwocha
- \$ 565 Justin Smith
- \$ 564 Lindsay Walker
- \$ 564 Stephanie Brockman
- \$ 556 Lee Goldman
- \$ 553 Randall Green
- \$ 550 Schuyler McCabe
- \$ 542 Bernadette Goins
- \$ 539 Rebyka Watson
- \$ 536 Jereka Taylor
- \$ 534 Joel Trask
- \$ 530 Vanina Bonanno
- \$ 525 Alan Fricke
- \$ 522 Emil Mohareb
- \$ 520 Joshua Henderson
- \$ 518 Jackie Alston
- \$ 515 Alejandra Franco-Salinas
- \$ 514 Jadelene Welty
- \$ 514 Kurt Lagorio
- \$ 512 Rafael Kajatt
- \$ 509 Clinton Kerbs
- \$ 508 Erin Noyd
- \$ 503 John Bacaron
- \$ 503 Nathan Brady
- \$ 502 Jami Nugent
- \$ 502 Diana Prieto Bonilla
- \$ 501 James Hingst

**4 BONUS TOTAL: \$4,172,629**

**WORLD'S GREATEST \$1,731,671** | **LEADERSHIP \$1,677,831** | **REINSTATEMENT \$62,474** | **SA/GA TRAINING \$700,653**

All qualifiers listed achieved at least \$500 in bonus totals

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.  
Congratulations on your achievements!



**Thomas VanOsdol**  
Durhon Oldham  
Contracted 7/26/04  
Qualified 9/30/16  
\$1,004,424 Net ALP



**Al Alkurdi**  
Bob Olson  
Contracted 3/13/15  
Qualified 9/30/16  
\$1,003,127 Net ALP

## FOUNDERS CLUB

September Qualifiers—  
Outstanding Producers & PR Representatives:



**Alvin Ali**  
Donald Foti  
3 Qualifications  
\$88,279 Net ALP  
79.2 RET



**Max Quasem**  
Cohen-Cohen  
38 Qualifications  
\$68,040 Net ALP  
86.2 RET



**Tina Nelson**  
Chad Panzer  
3 Qualifications  
\$66,662 Net ALP  
83.5 RET



**Lily Sakai**  
Cohen-Cohen  
24 Qualifications  
\$64,950 Net ALP  
92.6 RET



**Paul Smith**  
Surace-Smith  
5 Qualifications  
\$62,570 Net ALP  
81.3 RET



**Ruben Soberanes**  
Donald Foti  
10 Qualifications  
\$61,974 Net ALP  
80.5 RET

## DIRECTORS OF THE MONTH



**Sales Director of the Month** ★ ★ ★

**Bruce Alford**

Bruce had 29.13% growth over September of 2015.



**PR Director of the Month** ★ ★ ★

**Jason Beckman**

Jason had 57.81% Lead Growth over September of 2015.



# 1 DEFINING MOMENT



**Steve Greer**

President  
AIL & NILICO

**NEXT MONTH WE'LL ANNOUNCE**  
Our new theme for the coming year. That means October is the final month under our **IMPACT** slogan. It's been a good one in terms of inspiring people, myself included, so I am excited to share my personal point of impact with you.

So, a point of impact, also known as a defining moment, is an event that determines all subsequent related events. It doesn't have to be anything really and truly special, but what it does is affects you in such a way as to bring about a change, clarity of purpose. It's kind of like when you hear a song for the first time and it makes you stop in your tracks because it awakens something inside you and becomes your own personal theme song.

My point of impact came about early in my career. I was a new agent out selling policies for

the first time in my life. I thought this business was about competing with others in my office, accomplishing personal goals, and starting a new career. I was out there pounding it for selfish reasons. Not that I didn't believe I was helping people, but my primary motivation was personal success and improving the lot of me and my family.

My third month in the business, I got a phone call from a young wife and mother of three. She stated that her husband and his father had gone fishing the night before and were hit head on by another driver and both killed. Chills went down my neck.

I will never forget the way I felt that day.

I immediately remembered that this couple had rescheduled me several times before I finally got to see them. I also remembered that the husband did not seem very receptive when I made the visit. In fact he seemed very against spending additional money to buy life insurance.

I helped him understand that life insurance is an act of love and that if he was willing to spend \$100 per month to protect a \$20,000 truck in the driveway, it might be a good idea to spend \$100 per month to protect his family, which was priceless. They reluctantly made a

purchase that day. I can't even begin to tell you how grateful and glad I am they did.

That day I learned how to "be there" for a customer. It was the beginning of my learning how to listen, how to step outside myself and help provide comfort to someone who had been a stranger such a short time before. It never got any easier, but I feel like I got more compassionate and better at easing their grief, even if just a little bit.

That day I realized that I was not just competing with others in the office, trying to qualify for convention, or get my name in *Spotlight* magazine. I realized at that point I would become the most important person in my policy-holders' lives someday. Not *if*, but *when*.

What really changed for me was I now realized that by helping other people protect their family with life insurance, I was also providing protection for my family through the lifetime vesting of renewals. And all that competition and recognition stuff, while nice, didn't hold a candle to the satisfaction of having done my job well.

I knew this was my calling when I figured out that I was making a lasting difference for a lot of families ... including my own. 🙏



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# 2017 CONVENTION

# CANCÚN

## MOON PALACE RESORT

### MAY 18-21



### CHECK OUT

## HARD ROCK CAFE

Dine in paradise with the beautiful Caribbean Sea as your backdrop at Hard Rock Cafe. The restaurant is conveniently located in a shopping mall minutes away from city nightlife.

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## LEARN SPANISH!

## COMIDA

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